



Purchasing Insurance

RDCK Facility Rentals

The purpose of this document is to inform individuals and/or organizations of the process to acquire general liability insurance when entering into a Facility Rental Agreement to use RDCK spaces, facilities, and parks.

Definitions

Facility Rental Agreements – All organized use by an individual or organization not representing the RDCK for RDCK spaces, facilities, and parks require a signed contract to be fully executed before use.

Insurance Requirements – The amount of insurance is determined by the risk matrix in the table below (minimal, low, medium high). See Table 3.

Frequently Asked Questions (FAQ)

Why am I required to purchase insurance for my rental?

Liability insurance is a product that provides an insured party protection against claims resulting from injuries and damage to people and/or property. Liability insurance policies cover any legal costs and payouts an insured party is responsible for if they are found legally liable. *RDCK Policy 300-03-04* requires all entities who enter into agreements with the RDCK carry insurance of the type and minimum amount specified for the risk category applicable to that contracted activity.

What is my deadline for providing proof of insurance for RDCK facility rentals?

Providing proof of insurance and payment is a requirement upon booking. A rental is not considered complete/firm until a Facility Rental Agreement is signed. If you are booking a special/community/banquet event, proof of insurance is required 30 days prior to the event start date.

How do I determine the risk rating of my booking?

Please refer below to *Table 3* to view RDCK's *Minimum Required Insurance for Contracts*. Both medium and high risk activities require \$5 million whereas low risk activities requires \$2 million. Minimal risk activities do not require proof of insurance. When more than one risk category might apply to an event, the required insurance based on the highest applicable risk category. For example, a limited duration film shoot might qualify as a low risk rental, but if it involved overhead rigging or extreme sports, it would be considered medium/high risk and the higher insurance requirement would apply.

Where can I purchase insurance for my activity/meeting/event?

- For *Minimal Risk Activities/Meetings/Events*:
 - No certificate of insurance is required.

- For *Low and Medium Risk* Activities/Meetings/Events:
 - Municipal Insurance Association (MIA) Event Policy Portal – miabc.eventpolicy.ca
 - This is an online service that will allow users to quickly and easily purchase general liability insurance whether it's a one-time or a series of bookings over many months (1 year maximum). Insurance certificates are sent by email to both the user and the RDCK as proof of coverage.
 - Through an insurance broker.
- For *High Risk* Activities/Meeting/Events:
 - Through an insurance broker. Some providers of this type of insurance are listed here for convenience only:

▪ Markel All Sport	www.allsportinsurance.com	1 (888) 744-1033
▪ BFL Canada	www.bflcanada.ca	1 (866) 669-9602
▪ PAL Insurance Brokers	www.palcanada.com	1 (800) 661-1608
▪ Western Financial Group	www.westernfinancialgroup.ca	

Please ensure that you are using the same name on the insurance certificate as you are on the RDCK Facility Rental Agreement.

Who am I required to name as additionally insured on the insurance certificate?

Depending on which RDCK facility or space you are renting, there is a requirement to add the correct additionally insured names to the insurance certificate. The chart below will help simplify:

Table 1. Additionally insured requirements based on location

Booking Location	Required Additionally Insured Names
Facilities/spaces located in the City of Castlegar	Regional District of Central Kootenay, City of Castlegar
Facilities/spaces located in the Town of Creston	Regional District of Central Kootenay, Town of Creston
Facilities/spaces located in the City of Nelson	Regional District of Central Kootenay, City of Nelson
All RDCK Parks	Regional District of Central Kootenay, Province of B.C.

Please note: If you are purchasing a policy through MIA's Event Policy Portal, as long as you choose the correct booking location, the insurance certificate will attach the required additionally insured names. Please see the question below for variances to Table 1.

Are there any variances or exceptions to the risk matrix?

- Vulnerable populations – This applies to a rental or use where the participants are primarily minors or people who, for physical or mental reasons are unable to look after themselves or their finances. Risk ratings for the specific activity/meeting/rental move up one risk rating (unless already high).
 - If the vulnerable population group is booking an activity/event/meeting where guardians of vulnerable participants are present and are *actively participating*, then the risk is rated as defined by the risk matrix table (Table 3).
- When more than one risk category might apply to an event, the required insurance based on the highest applicable risk category. For example, a limited duration film shoot might qualify as a low risk rental, but if it involved overhead rigging or extreme sports, it would be considered medium/high risk and the higher insurance requirement would apply.

- If you are booking School District 20 fields through the Castlegar & District Community Complex, you will be required to include the following names as additionally insured:
 - Regional District of Central Kootenay
 - School District 20
 - City of Castlegar
- If you are booking multiple RDCK facilities, all additionally insured names for each location will need to be included on the insurance certificate. *For example, if your group is hosting meetings in both Nelson and Castlegar RDCK facilities, the City of Castlegar, City of Nelson, and Regional District of Central Kootenay will need to be listed as additionally insured.*

How do I use the MIA Event Policy Portal for my low and medium risk bookings? What can I expect to pay?

Visit miabc.eventpolicy.ca to get started

- Start by clicking “Get Started” in the middle of the page
- In the “Event space owner” box, start typing “Regional District of Central Kootenay” – click on the name, then click the green “Next” button
- Choose the start and end date of your event, then press “Next”
 - If it is a one-time event, choose the same date in both
 - If it is a series of events, choose the first and last date your activity is scheduled to occur
- Answer each question truthfully, then press “Next”
 - When choosing the Limit of Liability, refer to Table 3 below to determine how much insurance is required for your activity
 - If you are asked to select the type of event you are holding, please choose the option that closest resembles your activity
 - If you are not sure how to answer any of these questions, contact the facility you are booking with to help you
- From here, you will see a summary of your event and the total price that it will cost
- Check the checkbox at the bottom declaring all answers are true, then press “Next”
- Fill out your billing and payment information and press “Pay Now”
- Your insurance certificate will be **automatically** sent via email to you and the appropriate RDCK facility as proof of coverage

The website (miabc.eventpolicy.ca) can be used to discover exact values before the requirement of purchase. Below are some examples of average insurance costs for various activities and risk levels (service fees included, results may vary depending on event type):

Table 2. Average cost for insurance purchased through the MIA Event Policy Portal

Activity Type	Attendance	Occurrences	Avg. Cost (as of May 2021)
Meetings			
Low Risk		Up to 2	\$7.50 + \$2.50 for every extra occurrence
Events			
Low Risk	>30	1	\$35
	100-250	1	\$60
	251-500	1	\$166
	501-1000	1	\$277
Medium Risk	<50	1	\$34
	51-250	1	\$90
	251-500	1	\$266
	501-1000	1	\$444
Sports/Physical Activity			
Low Risk	n/a	1	\$7.50
	n/a	weekly	\$85 (worth purchasing for seasonal coverage if booking 12 or more occurrences within a season or year – one-time payment)
Medium Risk	n/a	1	\$21
	n/a	weekly	\$177 (worth purchasing for seasonal coverage if booking 9 or more occurrences within a season or year – one-time payment)

How do I cancel or amend an MIA Event Portal policy?

Please refer to the Event Policy Portal website miabc.eventploicy.ca/changes for more detailed instructions on how to change or cancel an MIA Event Portal insurance policy.

Simple Change: A change that will not affect the premium cost (ie. name insured, adding additional insured, policy start date, etc). These changes can typically be done within one business day and emailed to the appropriate parties.

Material Change: To make a change that will affect the premium cost (ie. insurance limit, policy duration, etc), you will be required to purchase a new policy and then submit a cancellation request for the one that is incorrect. A refund of the incorrect policy can take up to 10 business days.

Table 3.

Policy 300-03-04-Appendix C – Minimum Required Insurance for Contracts – License to Use/Occupy (Rentals)

SPORTS/PHYSICAL ACTIVITY

MINIMAL	LOW	MEDIUM	HIGH
No insurance required	\$2 million (Rentals directed at a vulnerable population will require \$5 million)	\$5 million	
No sport/physical activities in this category	Badminton	Baseball/Softball/T-ball	Boxing/Kickboxing/Martial Arts
	Bocce	Basketball	Broomball
	Curling	Cricket	Cycling
	Figure Skating	Disc Sports	Ice/Floor Hockey
	Horseshoes	Dodgeball	Football/Rugby
	Ice Skating (public)	Field Hockey	Lacrosse
	Pickleball	Fitness Classes/Yoga	Kayak Lessons in pool
	Run/Walk	Handball	Roller Derby
	Shuffleboard	Kickball	Scuba Diving Lessons
	Table tennis	Ringette	Soccer
	Tai Chi	Swimming (with lifeguard)	Skateboarding
	Tennis	Touch/Flag Football	Tournaments/Races (contact)
		Tournaments/Races/Walk-a-thons	Triathlon
		Track & Field/Cross Country	Water polo (contact)
	Volleyball		

MEETINGS/EVENTS

MINIMAL	LOW	MEDIUM	HIGH
No insurance required (bookings >once/month will require \$2 million insurance)	\$2 million (Rentals directed at a vulnerable population will require \$5 million)	\$5 million	
Card, Board, Computer Games	Birthday Party/BBQ Picnic/Family Gathering	Auction	Circus or Fair
		Baptism, Bar/Bat Mitzvah	Fireworks
Class Instruction/ Tutoring/Workshops	Meeting/Business Seminar/Conference/ Speaking Engagement (>30 people)	Concert/Theatre Performance	Hip Hop, Punk, Thrash/Metal Concerts or Shows/Raves
		Dance Party (casual, non-competitive)	
Small group demonstrations (<30 people)	Farmers' Markets/Craft Fair	Fashion, Art or Trade Show	Parades
	Festivals/community celebrations	Fashion, Art or Trade Show	Political Rally/Protests
Small/medium size meeting (<30 people)	- no alcohol	First Aid Courses (wet)	Events that involve cooking outside of a commercial kitchen
	First Aid Courses (dry)	Graduation	
	Memorial Service/ Celebration of Life	Music/Dance Recital or Talent Show (no stunts)	Events/lessons/instruction involving hazardous chemicals, agents, biological, incendiary devices or controlled substances
	Movie/Still Photo Presentation/Exhibit		
	Music Recording, workshop or rehearsal	Events where alcohol is served	Events involving temporary structures or rides, stages,
	Photography, videography, or filming, less than three business days and under \$10,000 total film budget	Photography, videography, or filming, three or more business days or over \$10,000 total film budget	
	Private/non-profit functions - no alcohol		

Small theatrical, artistic, or cultural performances in parks (<50 people)	Seasonal Children's Activities (Easter egg hunt, pumpkin carving, etc)	bleachers, large tents, overhead rigging, bouncy castles, inflatable devices, use of aircraft or watercraft, and use of animals.
	Wedding/Banquet – with or without alcohol	
		Events involving motorsports or extreme sports including skiing/snowboarding, parkour, BMX, slacklining, kayaking, kiteskiing, skateboarding, etc