Allowing residents and community groups to use your common room or lawn to get together is a great way of fostering community spirit, raising money for good causes and generating a little extra revenue.

But if anything goes wrong, it can put your organization and the event hosts at risk of liability.

There’s a simple solution for providers in HSC’s Group Insurance Program: offer the event host an opportunity to purchase low-cost User Facility Liability (UFL) Insurance through Marsh Canada Limited (Marsh).

• Residents or non-resident hosts are insured against lawsuits arising from the event

• Housing providers are automatically added as an additional insured. This means that even if a lawsuit is filed, your building insurance coverage and record won’t be affected

• All events get $5M in coverage at a $500 deductible, rates are then tailored to the size, duration and type of event so hosts only pay for the risk coverage they need…as little as $1.08*

*Some conditions apply: $1.08 is the rate for an one hour, non-sports event, attended by 50 or fewer people, with no alcohol served, and includes applicable taxes.
What Kinds of Events Are Covered?

UFL insurance covers events on your property that are both indoors and out. Examples include:

- Common room events serving alcohol or not
- Bingo, bridge or movie nights
- Family celebrations or receptions
- Community dinners, craft shows or bazaars
- Meetings, workshops or classes (no alcohol served)
- Outdoor barbeques and picnics (no alcohol served)
- Religious services and ceremonies

Some exclusions and conditions apply. A longer list of eligible events is available on the application form for this coverage or by calling Marsh.

For more information on this program, housing provider administrators can call or email their Marsh licenced insurance broker at 1 888 755 5247 or events.service@marsh.com

Underwritten by Certain Lloyd's Underwriters.

Your insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this Program on a group basis with the insurer but we have not acted as a broker for any individual participant. This Program may be for a term of several years and may not be negotiated annually.

Information in this brochure represents a synopsis of coverage and is provided as a reference only. The actual policy, including endorsements determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements. Deductibles may apply. For exact terms, definitions, limitations, and exclusions, please speak with your licensed Marsh Canada Limited insurance broker, or refer to the policy wording.

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