



**FACILITY USER GROUP INSURANCE PROGRAM
SUMMARY OF INSURANCE COVERAGE (6400100)**

Insured: Policy No.: Insurance Company:	University of Guelph "User Groups" (as on file) GAME0056-009 GameDay Insurance Inc. Underwritten by Aviva Insurance Company of Canada
The Insurance coverage under this Master Policy is valid only to those users and/or renters who have PURCHASED and PAID for coverage under this program and only for those dates reported in their Rental Agreement on file with the University of Guelph	

Insurance as described herein has been arranged on behalf of the Insured named herein under the following policy; and as more fully described in said policy and any endorsements attached thereto.

COVERAGE	LIMITS OF LIABILITY
Commercial General Liability-Per Occurrence	\$2,000,000
Participant Liability	\$2,000,000
Tenants' Legal Liability-Any one premises	\$2,000,000
Medical Expense-Non participant third party	\$10,000
Aggregate Limit-Products & Completed Operations Hazard	\$2,000,000
Bodily Injury/Property Damage & Legal Expense Deductible	\$500 / \$500
**Host Liquor Liability Coverage Included when Liquor Liability Premium has been paid. **	

Insured's include your employees, volunteers, executives, managers, coaches, trainers and participants while acting within the scope of their duties on your behalf.

Note: A sub-contractor, vendor or exhibitor is **not** considered an employee and therefore not covered under your policy.

Additional Insured: University of Guelph are added as an additional insured but only with respect to liability arising out of the operations performed by the University of Guelph "User Groups" (as per list on file).

ENDORSEMENT

Incidental Medical Malpractice Liability, Additional Insured, Additional Insured-Blanket Basis, Employers Liability Extension, Abuse Exclusion, Excluded Activities.

Excluded Activities: - Alpine Skiing, Bouncy Castles, Boxing, Climbing Walls, Contact Hockey, Contact Martial Arts, Cycling, Dunk Tanks, Fireworks (unless under the direction of a Fireworks Supervisor), Gymnastics, Horse Related, Kickboxing, Lacrosse (unless non-contact pickup), Minor Hockey (18 & under) (unless non-contact pickup), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football

IMPORTANT NOTES

This Policy covers your legal liability for bodily injury to or damage to property of others such as spectators, passers-by, property owners and others resulting from your activity. In addition, your legal liability for injury to participants is covered. The typical types of claims filed against you include spectator slip/trip/fall injuries and injuries to sports participants. **The Liability Policy DOES NOT provide Benefits for Medical Expenses incurred as a result of an injury sustained by an insured member, while participating in a sanctioned insured activity.** The Liability Policy **PROTECTS YOU IN THE EVENT OF A LAWSUIT** against claims of bodily injury or property damage. Insurance coverage **ONLY** applies to the activity and dates disclosed on the permit application

This is only a summary of the insurance provided under the Policy and constitutes a statement of the facts as of the date of issuance. These facts are so represented only to the addressee. This document does not list all policy wordings, limitations, exclusions and warranties that form part of the policy. The actual wording of the policy governs in all situations.