

<b>SECTION OF MANUAL</b> INSURANCE	<b>EFFECTIVE DATE, DD/MM/YY</b> 19 / 07 / 07
<b>SUBJECT</b> Special Event Insurance Coverage	<b>INDEX</b>
<b>OBJECTIVE</b> To provide guidance and direction in supporting special events in the Township of Algonquin Highlands.	
<b>POLICY</b> This policy sets out guidelines and expectations to staff, Council and special event organizers so that they can make decisions on special event insurance coverage.	
<b>DEFINITIONS</b> n/a.	
<b>PROCEDURE/GUIDELINES</b>  <b>A. GUIDELINES</b>  The responsibility for a safe, well-managed special event is the responsibility of the organizer. The role of the municipality is to support the organizers in their venture.  No person or entity shall hold, organize or sponsor any event or activity on Township property or other public facility unless the municipality has been provided with the necessary insurance coverage for such event or activity.  No person or entity shall hold, organize or sponsor any event or activity on Township property or other public facility unless the municipality has been provided with a Special Event Hold Harmless and Indemnity Agreement.  Event organizers that already carry insurance are not required to obtain special event liability coverage however must name the municipality as an additional insured with five million (\$5 million) liability coverage.  Event organizers who do not carry insurance coverage are eligible to apply for special event insurance through the municipality by completing the Special Event Liability Questionnaire available from the Recreation Coordinator at the Dorset Recreation Centre.  All event organizers are responsible for any insurance premiums associated with their event. Organizers may request funding for premiums by writing to the Council of the Corporation of the Township of Algonquin Highlands. Criteria for funding of premium will be based on the following: <ul style="list-style-type: none"> <li>• Must provide one of the following: <ol style="list-style-type: none"> <li>1. improve quality of life</li> <li>2. promote or enhance community's image</li> <li>3. provide economic benefits to the community</li> </ol> </li> <li>• Funding will be considered on either an annual basis or an event by event basis.</li> <li>• Assistance is generally restricted to not for profit, volunteer based organizations with active Board of Directors or Executive Committees.</li> <li>• Funding must demonstrate financial need</li> <li>• Organizations should be encouraged to look at alternative means of offsetting insurance costs when planning events of a similar nature on an annual basis. Previous approvals should not be considered automatic from year to year</li> </ul>	

## B. EVENT CATEGORIES FOR INSURANCE PURPOSES

Category	Characteristics	Examples of Types of Events	Insurance
Directly Sanctioned Events	<ul style="list-style-type: none"> <li>Budget for event is included in the operating budget</li> <li>Township staff are primarily responsible for the event, but may work with a volunteer committee</li> <li>Township is acknowledged in all advertising for their support</li> </ul>	<ul style="list-style-type: none"> <li>Reeve's events/grand openings</li> <li>Committees affiliated with the Township of Algonquin Highlands may be involved with a special event, either ongoing or one-time events.</li> <li>Family Movie Nights</li> <li>Arts &amp; Crafts Show</li> <li>Dorset Community Garage Sale</li> <li>Dorset Community Fireworks</li> <li>Dorset Kids Crafts</li> <li>Dorset Kids Fish Derby</li> </ul>	Covered by Township of Algonquin Highlands Municipal Insurance Program
Township Affiliated Events	<ul style="list-style-type: none"> <li>Formal committee board is established and Terms of Reference are developed</li> <li>Minutes of meetings are taken and circulated</li> <li>Bank account/financial statements are established and maintained by Township</li> <li>Annual budget presented</li> <li>Township acknowledged in advert.</li> </ul>	<ul style="list-style-type: none"> <li>Heritage Days</li> <li>Airport Special Events</li> <li>Dorset Snowball Carnival</li> </ul>	Covered by Township Municipal Insurance Program
Special Interest/fundraising events	<ul style="list-style-type: none"> <li>Group has purchased special liability insurance for events</li> <li>Group is aware of the special events procedures, special licences, requirements from other departments</li> <li>Individuals and groups approach the Township to book space at Township owned facilities/parks for special events. These events are for a specific interest group and/or are a fundraising venture for a group or organization</li> </ul>	<ul style="list-style-type: none"> <li>Dorset Fire Dept. Pig Roast</li> <li>Stanhope Triathlon</li> <li>Stanhope Fire Poker Run</li> <li>Fund Raising Dinners</li> </ul>	<ul style="list-style-type: none"> <li>Event organizers that already carry insurance are not required to obtain special event liability coverage however must name the municipality as an additional insured with five million (\$5 million) liability coverage.</li> <li>Event organizers that do not carry insurance coverage are required to complete a Special Event Liability Questionnaire available from the Recreation Coordinator at the Dorset Recreation Centre.</li> </ul>

## C. FUNDING FOR POLICY

Township staff will prepare annual operating budgets in accordance with the "Special Events Policy" for consideration by the Township of Algonquin Highlands Council through the annual operating budget approval process. Any additional requests for funding support will be considered as not in accordance with Township policy and would require more specific direction from Township of Algonquin Highlands Council.

## POLICIES/LEGISLATION

n/a

## APPENDICES

- Special Event Liability Questionnaire (available from the Recreation Coordinator at the Dorset Recreation Centre)
- Hold Harmless and Indemnity Agreement



**HOLD HARMLESS  
AND INDEMNITY AGREEMENT**

**- SHALL INDEMNIFY AND HOLD -**

\_\_\_\_\_  
(Name of Applicant)

The Corporation of the Township of Algonquin Highlands harmless from and against all liability, loss, claims, demands, costs and expenses, including reasonable legal fees, occasioned wholly or in part by any negligence or acts or omissions by the above-names, their officers, agents, employees, volunteers or others for whom they are responsible at law, arising out of any cause whatsoever, either direct or indirect, through its use and/or operation of Township property in connection with

Name of Event	Date of Event	Rain Date
Name of Event	Date of Event	Rain Date
Name of Event	Date of Event	Rain Date
Name of Event	Date of Event	Rain Date
Name of Event	Date of Event	Rain Date
Name of Event	Date of Event	Rain Date
All events during the calendar year <input type="checkbox"/>	Any dates during the calendar year <input type="checkbox"/>	Rain Date Not applicable <input type="checkbox"/>

\_\_\_\_\_  
(Name of Applicant  
(must be corporation or an individual)

\_\_\_\_\_  
(Witness)

\_\_\_\_\_  
(Signature of Applicant or Authorized representative)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Print Name)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)