

**Insurance Requirements for
Rental of City Facilities****Purpose:**

This policy establishes clear direction for Liability Insurance requirements for groups and individuals renting City owned and operated Facility and Open Spaces. It aims to protect all rental activities, balancing community access and affordability while aligning with The City's risk management practices.

The policy is designed to safeguard both the municipality and its patrons by minimizing liability while encouraging community use of public spaces.

Policy Statement(s):

1. All rentals of City owned and operated Facilities and Open Space rentals are subject to insurance requirements, determined by the nature of the activity, the level of risk involved, and potential impacts on City assets and participants.
2. Rentals requiring insurance must have a confirmed COI in place that meets City requirements for Facility or Open Space use.
3. Low Risk Rentals are generally non-sporting activities and may be exempt from insurance requirements, assuming that the activity is listed as Low Risk. Refer to Appendix A - DM 3257367,
4. Medium/High Risk Rentals which are typically sporting activities must provide proof of adequate liability insurance as a condition of the rental permit. Refer to Appendix B - DM 3283685 for a list of activities deemed to be medium or high risk.
5. Any activity with more than 100 people in attendance, is a Public Event, includes alcohol, involves inflatables, animal rides, petting zoo, dunk tank, batting cages, fireworks or pyrotechnics is required to have insurance,
6. For activities not listed in Appendix A or Appendix B, the Recreation Superintendent holds the discretion to assess risk and determine whether insurance coverage is required.
7. For individuals or groups not able to secure insurance through their affiliations or private policies, the City will identify an Insurance Provider that may offer required coverage.
8. Bookings will be cancelled if permit holders that do not meet insurance requirements.
9. City programs and events delivered directly by the City in Facilities and Open Spaces are exempt from this policy.

**Insurance Requirements for
Rental of City Facilities****Definitions:**

10. **Absolute Excluded Event** refers to any activity where the City's Insurance Provider can not provide coverage. Absolute Excluded Events may be able to secure insurance from an outside insurance provider and in such cases these events may be permitted to take place at City Facilities when a COI is provided that meets all City requirements for coverage.
 11. **COI** refers to a Certificate of Insurance.
 12. **Facility** refers to any building / structure owned and operated by the City that is available for public or private rental. This includes spaces such a recreation centres, arenas and pools and the various amenities within and surrounding these spaces.
 13. **Insurance Provider** refers to a third-party business the City has partnered with to provide insurance requirements for groups and individuals.
 14. **Liability Insurance** refers to a policy that provides coverage for claims made against the insured for injuries or damages occurring during the rental period.
 15. **Low Risk Rentals** involve activities or events that have minimal potential for injury or property damage. These rentals are typically small events with limited attendance and low impact activities without specialty equipment or hazardous setups. Rental may not include alcohol or inflatable equipment and must be fewer than 100 people.
 16. **Medium-High Risk Rentals** involves activities or events that present an elevated potential for injury, property damage, or liability claims. These typically include large public gatherings, events with alcohol service, sporting activities/competitions and events requiring special equipment or setups.
 17. **Open Space** refers to outdoor areas available for public or private rental. These spaces include parks, sport fields, green spaces, plazas, picnic areas, and outdoor event spaces and the amenities within and surrounding these spaces.
 18. **Public Event** refers to any event open to the general public. Includes but is not limited to exhibitions, expositions, fairs, festivals, trade shows, job fairs, entertainment, cause-related, fundraising, and leisure events. This includes an event that is a one-time or periodic, free or ticketed, cultural, charitable or cause-related, and conducted for the purpose of attracting revenue, support, awareness, or for entertainment purposes for the general public.
-

**Insurance Requirements for
Rental of City Facilities****References/Links:**

1. [5026-CA Insurance Coverage and Claims](#)
2. 3162-DP SHC Insurance Requirements for Rental of City Facilities
3. Integrated Risk Management Framework
4. 5029-CP Risk Assessment
5. 5029-CA Integrated Risk Management
6. www.reddeer.ca/facilityrentalinsurance
7. City of Red Deer, Facility Rental Permit Conditions of Use
8. City of Red Deer, Facility Rental Permit Terms & Conditions

Scope/Application:

1. The City Facilities and Open Spaces subject to this policy include the bookable spaces within the following amenities:

Collicutt Centre	GH Dawe Community Centre
Michener Aquatic Centre	Kinsmen Community Arenas
Recreation Centre	Servus Arena
Setters Place	Great Chief Park
Woody's Athletic Park	Intermediate School
Community Sports Fields	Community Ball Diamonds
Rotary Recreation Park	Gary W Harris Celebration Plaza
McKenzie Trails Picnic Shelter	Rotary Park Picnic Shelter
Kiwanis Picnic Shelter	Rotary Recreation Park Gazebo
Coronation Park	Bower Ponds Stage
Barrett Park	Heritage Square

2. This policy directs the work of City staff responsible for the rental and use of City Facility(s) and Open Space, in particular Superintendents, Facility Supervisors, Coordinators, Facility Pass & Bookings Specialists, and the Insurance & Risk Analyst.

**Insurance Requirements for
Rental of City Facilities****Authority/Responsibility to Implement:**

1. The SHC Manager delegates responsibility for implementation of the policy to the Recreation Superintendent.
2. Recreation Facility Pass & Booking Specialists must ensure that the policy requirements are met and updated as required.
3. Exceptions to the policy are to be reviewed for approval by Recreation Superintendent.

Inquiries/Contact Person:

1. Please contact facilitybookings@reddeer.ca or, a Facility Pass & Bookings Specialist, for assistance with interpreting and applying this policy.

Policy Monitoring and Evaluation:

2. The policy will be reviewed every two (2) years to ensure the purpose and direction provided continue to be effective and relevant. A Facility Pass & Bookings Specialist, the Insurance Risk Analyst and the Recreation Superintendent will be involved in the policy review.

Document History:

Date:	Approved/Reviewed By:	Title:
January 9, 2025	Kristin Walsh	SHC Department Manager