

Common Room User Insurance Requirements

Common Room Usage exposes TCHC to liability. This activity is outside of TCHC's regularly insured operation. Private events, and their hosts or sponsors are not insured under TCHC's insurance coverage. TCHC requires all individuals and groups who use facilities or space to have insurance.

Insurance for Tenant Associations (that are included in TCHC's Tenant Group Insurance program) will extend to Common Room usage. For the purposes of insurance, a tenant group are any group of 2 or more people, at least one of whom is a tenant (may include non-tenants), whose purpose is to promote community participation. The exception to this is where alcohol is involved in an event and additional coverage would be required to insure the alcohol-related exposure.

Personal Tenant's Package (if it's in the name of the applicant) or in the case of organized groups, business liability insurance may be accepted. Organized groups should be asked to provide a certificate of liability insurance with evidence of \$1Million liability coverage with TCHC shown as an additional insured. For personal insurance, a photocopy of the coverage page showing the insurer, coverage and policy period is acceptable.

In the event that no insurance is produced, Risk Management & Insurance has set up a program where the individual or group may apply for and obtain liability coverage at a reasonable cost.

On rare or exceptional occasions, TCHC may opt to waive the insurance requirement, at its own discretion. Waiving insurance requirements should be rare or exceptional, and not the norm. CHP's should discuss individual situations with their CHU Managers. Guidelines for consideration when waiving insurance requirements:

The event:

- must be low-risk;
- must not involve any fees to attendees or participants;
- must benefit TCHC tenants;
- host/organization would have difficulty, or no funds available to pay the insurance rate; and
- must not involve alcohol.

Please ensure that the applicant understands that TCHC insurance will not extend to them.

For any event that involves the distribution of alcohol, the applicant must obtain Host Liquor Liability insurance. Host Liquor Liability is a "specialty" insurance that provides coverage for events involving alcohol. A photocopy of a *smart serve* certificate must accompany the insurance application and premium.

Rates for General Liability and Host Liquor Liability: Revised April 16, 04.

Activities: Parties, Dinners, Dances, Religious Functions, Weddings, Showers, Funerals, Craft Sales.		
Number of Attendees	No Alcohol, Inc. Tax	With Alcohol, Inc. Tax
Up to 25	\$27	\$108
26 - 100	\$54	\$189
101 - 250	\$108	\$243
251 - 500	\$162	\$297

Activities: Group Meetings (No Alcohol) Inc. Tax	
Number of Attendees	
Up to 25	\$27.00
26 - 100	\$54.00
101 - 250	\$81.00

Insurance is not available to daycare, schools, nurseries, or other child care activities.

Questions regarding this insurance program may be referred to Risk Management & Insurance.

Incomplete Applications will be returned to OUMs, resulting in delay and possible rejection of the Application.