

# Facility Rental Insurance

Liability Insurance is mandatory for all City of Peterborough facility rentals. The minimum insurance limit can vary from \$2,000,000 to \$5,000,000 based on the event type. Insurance provides renters coverage for claims resulting in injury to a third party and/or damage to their property. The amount of insurance required is determined by the City of Peterborough and is based on the type of activities taking place at your event.

*Insurance may be provided from your current business or home insurance company, a local insurance broker, or through the Instant Risk online portal. It's always best to consult your insurance broker to determine the best insurance product for your event.*

## What is Instant Risk?

Instant Risk is an insurance option which may be available for your event. Sometimes, existing insurance coverage may fall short, or not be accepted by the City. If this occurs, Instant Risk may be an option. If you choose to purchase insurance through the Instant Risk portal, a Certificate of Insurance will automatically be provided to the City of Peterborough once the application and payment are complete. Please do not apply for the coverage until you have received your Facility Agreement Number.

## How to purchase Instant Risk:

Visit the Instant Risk portal at <https://peterborough.instantriskcoverage.com>

## I have Questions

Questions regarding the purchase of insurance or coverage through Instant Risk must be directed to **Instant Risk Support Staff**. You can reach out to Instant Risk by accessing their live chat function within the online portal, emailing [support@instantriskcoverage.com](mailto:support@instantriskcoverage.com), or calling 1-800-517-1390.

## I have insurance but my insurer will not cover the activities taking place during my event, what are my options?

You can apply with another insurance broker/insurance company for coverage or apply with Instant Risk. Contact Instant Risk support staff if you have any questions by accessing their live chat function within the IRC portal, emailing [support@instantriskcoverage.com](mailto:support@instantriskcoverage.com), or calling 1-800-517-1390.

## What insurance limits am I insured for through Instant Risk?

Limits vary depending on the event activities. Within this program, events can be covered for a \$2,000,000 or \$5,000,000 limit.



### What is my deductible through Instant Risk?

The deductible is \$1,500, which the policy applicant is responsible for.

### Can I apply for higher liability insurance limits through Instant Risk?

Yes, however, you will have to contact Instant Risk directly by accessing their live chat function within the IRC portal, emailing [support@instantriskcoverage.com](mailto:support@instantriskcoverage.com), or calling 1-800-517-1390, higher insurance limits may not be available for all event types.

### Does this policy extend to other events or locations besides the rental I am applying for?

No, this policy is issued for the City of Peterborough permitted event at the location disclosed on your Facility Agreement and listed on your Certificate of Insurance.

## Seasonal Rentals

### I belong to a National or Provincial Sports Association. Do I already have liability insurance coverage?

You may or may not, ask the insurance broker who provides coverage for your association. If you are covered, they should be able to complete the required Certificate of Insurance form showing the City as an “Additional Insured”. The majority of large Provincial or National organizations have the proper coverage in place. However, when their coverage falls short, Instant Risk may be an option.

### Can I apply for coverage for my entire season of rentals, at multiple locations within the City of Peterborough?

Yes, you can apply for an entire season of coverage. Be sure to select the multiple facility option that applies to your rental (ex/ all ice pads, or all ball diamonds) in the portal.

## Reporting a Claim

### What is my responsibility when I have an incident that could lead to a claim or are presented with a claim?

Contact your insurance company and the City within 24 hours of receiving notice to report the incident or claim. You are responsible to cooperate with the requirements of your insurance policy.

