

Facility User Group Insurance

User groups are required to carry Comprehensive General Liability with a minimum \$2,000,000 limit for bodily injury and/or property damage per occurrence with the City of Lethbridge as *Additional Insured*. This type of coverage ensures that, if you host an event in a City facility, you or your organization are provided protection if you are held responsible for injuries or property damage caused during your event.

A third party online insurance portal in which facility users can purchase coverage at affordable rates is available. You also have the option to contact your own insurance broker or use other online resources to obtain coverage.

What does this mean for me?

- This type of coverage ensures that, if you host an event in a City facility, you or your organization are provided protection if you are held responsible for injuries or property damage caused during your event
- Insurance is only required for privately booked events that are not hosted by the City of Lethbridge
- Insurance is not required for City hosted programming such as public skating and Helen Schuler Nature Centre courses

Next Steps:

- The IRC portal is located at <https://lethbridge.instantriskcoverage.com/>
- Same day coverage can be arranged. The link will be posted at [BOOK A FACILITY - City of Lethbridge](#) and will also be available through the Facility Programmer who books your events
- Once you have obtained your own liability coverage for your facility booking, you will be required to provide proof of insurance to the Recreation and Culture Department by emailing leisure@lethbridge.ca If using the IRC portal, a certificate will be sent to the City automatically
- If you have already provided proof of insurance to the City, there are no additional steps.

Questions:

- Questions surrounding the purchase of insurance should be directed to an insurance broker. Please contact your personal insurance broker or reach out to Instant Risk Coverage by accessing their live chat function on the IRC portal, emailing support@instantriskcoverage.com or by calling 1.800.517.1390.
- Questions surrounding your booking should be directed to the Recreation & Culture team by emailing leisure@lethbridge.ca or by calling 403.320.3020