



## HIGHLIGHTS OF OUR FACILITY USER INSURANCE AND SOFTWARE DELIVERY PRODUCT

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### INSURANCE COVERAGE HIGHLIGHTS

#### **Broad Form Named Insured**

The policy we provide is designed to include a comprehensive definition of the individuals who may participate in the Renter's activity within the rental location. It includes the Named Insured "as the Facility User" who has purchased insurance coverage under the program and includes their employees, directors, officers, volunteers, members, participants, officials, and referees.

#### **Broad Form Additional Insured**

The Owner, Operator, and/or Municipality, its' officers, elected officials, employees, contract employees, temporary employees, volunteers, facility management companies including their employees, and anyone with authority to act on their behalf but only with respect to the Named Insured's operations and use of the facility identified under contract and/or rental agreement.

#### **Cross Liability and Severability of Insureds**

The clause allows actions between Named Insureds and Additional Insureds.

#### **Participant Coverage**

The policy includes Bodily Injury to Participants, plus participant to participant coverage and will defend all parties under the Named Insured and Additional Insured definition when they are named in an action by a participant who has suffered or has alleged to have suffered a bodily injury or property damage during the Renter's operations/rental.

#### **Broad Form Bodily Injury - Intentional Acts**

In the event of an action alleging intentional injury or intentional damage, this policy will provide defense and supplementary payments, until the allegation is found to be true by a court or arbitrator or until the Insured admits to the truth of the allegation. This exclusion does not apply to other insureds who were neither authors nor accomplices of such intentional "Bodily Injury or Property Damage".

#### **Blanket Vendor Coverage**

The policy can be extended to cover "Blanket Vendors" including those selling products, food, liquor, performers, or those providing other services, such as security, inflatables, etc.

#### **Liquor Liability**

Coverage for Liquor Liability can be added for any event where the Renter serves alcohol. There are no warranties on servers requiring smart serve, nor exclusions on forcible ejection. Our program does not require a special application completed and approved before the event. The only requirement is that the liquor permit number be provided upon binding coverage.

#### **Medical Payments Broad Form**

Our policy provides for voluntary medical payments to those who have incurred a bodily injury during the User event. Other facility user policies only will cover spectators for medical payments. Some may give coverage for volunteers, but you will find all others will exclude coverage for anyone participating in the activity.

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### SOFTWARE DELIVERY HIGHLIGHTS

#### Link Up-load to Client Web-site

A link is added to your client's web-site which allows users to create their own account. This takes the added cost of administration away from the Facility Owner, Manager, or Municipality.

#### Simple Ease of an On-line Application

Clients can purchase coverage very easily for various activities through the link 24/7. The process is simple and takes approximately five minutes.

#### On-Line Payment

Once the client reviews the summary of what they have purchased, the insurance is paid on-line by credit card.

#### Past Purchase History

Once the Facility User establishes an account, their past purchases are kept on file, which allows them to easily review or prove purchase at any time.

#### Immediate Certificate

After the client has paid the premium, a PDF certificate of insurance is generated immediately. This certificate identifies the coverage purchase, I.e. Bodily Injury to Participants, Participant to Participant coverage, Liquor Liability, and/or Blanket Vendor coverage. It identifies the Additional Insured requirements, which include the Property Owner, Property Manager, Municipality, and/or any other Additional Insureds requested in the application process. This certificate can then be mailed to the required individual handling the rental agreement.

#### Policy Wordings and Summary of Coverages

During the client application process, they have access to view the policy wording and coverage summary at any time. If they have questions on the policy and/or do not understand the coverage, they are referred to the Broker on file. At that time, the Broker is expected to answer any questions the client may have with regards to the insurance coverage.

#### Automatic Certificate Forwarding

The Broker, Property Owner, Property Manager, and/or Municipality for an additional annual charge have all certificates copied to a dedicated email of their choice.

#### Broker Branding

The link can be branded with the "Brokers Logo" so that your client identify that this program is being provided through their broker relationship.

#### Direct Bill Commission Statement and Payment

The Broker will receive a statement for each client showing what has been booked monthly through the client link. Commissions are paid to Brokers 30 days, after the monthly payment is received via direct deposit.

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