Parks and Recreation Insurance Requirements FAQ

What is Liability Insurance?

Liability insurance is a contract that requires an insurer to pay on behalf of the parties it insures for legal liability arising out of the activities of the insured parties.

Why is insurance important to New Westminster?

The City of New Westminster provides services and facilities to residents and visitor including renting facilities to others to operate their own programs and activities. There is potential liability associated with programs and activities (i.e. sports, celebrations, gatherings) provided by others that use a City facility. The rental agreement requires the user to assume the liabilities arising from their use and to indemnify the City when losses occur. The only way to reasonably ensure that a user has the financial means to meet this obligation is to require liability insurance.

What is a Certificate of Insurance (COI)?

It is a document that provides one party with evidence that another party has valid insurance. Certificates are used by property and project owners to confirm that those that use and occupy their lands or provide goods and service have valid insurance.

Key COI Elements:

- Properly identifies the first named insured(s) and those named as additional insured – specifically the City of New Westminster needs to be identified as an additional insured party.
- These should match the allotment contract (person or organization making the booking).
- Identifies the insurer (sometimes more than one).
- Includes a policy number.
- Set out the coverage period (start and end date). Booking to fall within current coverage dates.
- Specifies the limits of coverage (i.e. minimum of $5 Million Commercial General Liability insurance on an occurrence basis).
- Describes the basic coverage and endorsements (i.e. includes cross-liability, these words must appear on face of Certificate).
- Is executed by the insurer or someone authorized on their behalf (usually an agent or broker).
- Includes a basic description of the activities or operations that are insured.
- A cancellation clause stating that the insurer will give 30 days' written notice of cancellation to the certificate holder.

Providing proof of liability insurance is mandatory when using New Westminster Parks and Recreation facilities. The City of New Westminster offers access to the Facility User Insurance Program for the convenience of user groups that wish to purchase coverage. Users may seek alternative brokers. The City does not recommend, endorse, approve and/or favour any one insurance provider over another.

Any further questions should be directed to the Parks and Recreation staff member supporting your booking request or to the insurance broker.