

# Event/Facility Rental Insurance



Hosting events such as birthday celebrations, weddings, private gatherings and meetings subjects individuals and associations to a variety of liabilities and risks that must be considered to avoid costly litigation or other losses when something goes amiss. Appropriate coverages for these events include General and Host Liquor Liability Insurance, Tenants Legal Liability, and Property/Contents Insurance.

### FPB Facility Rental Insurance Policy

An FPB Facility Rental Insurance policy provides protection for situations in which an event holder or renter must defend itself against lawsuits or pay damages for bodily injury or property damage to third parties. When alcohol is served, the policy can also include Host Liquor Liability. Premiums vary depending on the number of people attending the function, and if alcohol is being offered/served at the event.

- An Additional Insured endorsement to the policy provides protection to the venue and sponsors of the event. Commonly, facilities and venues require that all parties using the site name them as an Additional Insured on a General Liability policy. In fact, the wording of the required Additional Insured endorsement is often included in the Insurance Requirement section of the Facility Use Agreement signed with the venue.
- Events & Liquor Liability coverage is necessary if alcoholic beverages are present at an event or if a liquor license is required to distribute them. You may be held liable during the course of an event by reason of:

- o Causing or contributing to the intoxication of a person
- o Furnishing alcoholic beverages to a person under legal drinking age or under the influence of alcohol
- o Violating any statute, ordinance or regulation relating to the sale, gift distribution or use of alcoholic beverages.

To access the on-line application system just log onto our firm's website at: [www.fpb.ca](http://www.fpb.ca)

- Click: *Online Quotes* tab on the left side of the FPB home page – then *Facility Rental* option;
- Check boxes at top to "Agree" to the processing time and privacy policy;
- Click : "*Go To Application*" icon ;
- Complete application – information instantly populates each field and offers "tool tips" for additional assistance if needed;
- Credit Card payment submitted to and verified through *PayPal*;
- Confirmation of Insurance is emailed to applicant (PDF format certificate – allow one business day for processing).

This program provides a simple and economical solution for the invaluable protection of the renter and facility owner(s).

Provided by Foster Park Brokers Inc.

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