



Facility User Solution



Are your clients renting out their facilities for special events? Our Facility User Solution provides Frank Cowan Company policyholders with the knowledge that the person(s) renting or leasing their facilities have liability insurance for events they are hosting.

Policyholders also have peace of mind knowing they have been added as an 'additional insured' to that liability insurance. As an 'additional insured' their interests are covered should a claim occur as a result of negligence by someone renting or leasing the facilities.

While we do provide coverage under the program for sporting activities, we do not provide coverage for organized sports teams/leagues.

Features

We provide coverage on one master policy with:

- Hourly rental rates
- Non-owned Automobile Coverage
- The option of insuring all of the rented or leased facilities or only selected facilities.
- The option of \$2,000,000 or \$5,000,000 liability limits for all users.
- Coverage under a commercial general liability form with extensions for Tenants Legal Liability and Medical Expenses.
- Coverage written on a Reporting Basis – with a deposit premium at inception and premium being adjusted annually.

Built with integrity, leading through innovation.



Activities or Events

Insured

Non-Sporting Events:

- anniversaries
- arts
- art shows and exhibits
- auctions
- banquets
- bazaars
- birthday parties
- bridge
- chess clubs
- crafts
- dance parties
- dance recitals
- dinners
- engagement parties (Jack & Jill events)
- fashion shows
- graduations
- music recitals
- family celebrations (christenings; showers; etc.)
- photo shoots
- picnics

- religious services
- retirement parties
- reunions
- seasonal markets
- seminars
- speakers
- talent shows
- theatre performances
- weddings or other ceremonies
- workshops/classroom instruction

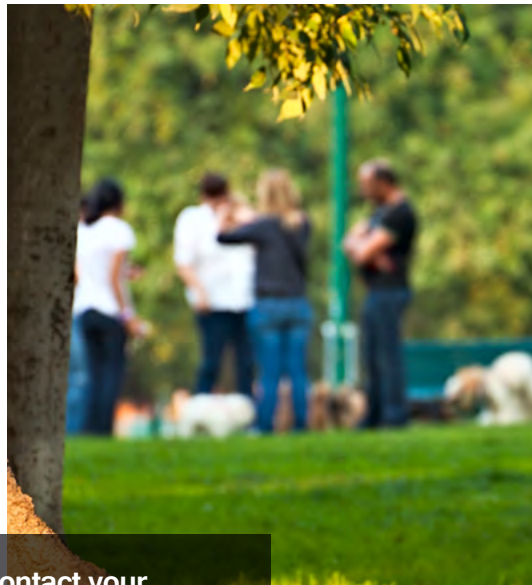
Sporting Events:

- badminton
- baton twirling
- bowling
- curling
- dance lessons
- horseshoes
- lawn bowling
- public skating
- shuffle board
- table tennis
- tai chi
- tennis
- ball/roller/floor hockey

- baseball
- basketball
- broomball
- cheerleading
- cricket
- dodge ball
- dry land training
- field hockey
- figure skating
- fitness classes
- frisbee
- handball
- non-contact sports
- pickle ball
- racquet ball
- ringette
- slo-pitch
- soccer
- softball
- squash
- swimming (with lifeguard)
- synchronized swim
- t-ball
- track & field
- volleyball
- yoga

Not Insured

- alpine skiing
- bachelorette/stagette parties
- bike racing
- boxing
- climbing walls
- contact sports (including hockey, lacrosse, martial arts)
- cycling
- fireworks,
- gymnastics
- horse related
- kabaddi
- kayaking
- kickboxing
- motor vehicle activities
- rugby
- skateboarding
- snowboarding
- stag/bachelor parties
- tackle football or wrestling



For more information, please contact your
Company Representative at 1-800-265-4000.

This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances. FCC-HC 0119

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 **FRANK COWAN
COMPANY**