

A high-angle photograph of a diverse group of people in professional and semi-formal attire at a social event. They are standing on a wooden floor, holding drinks, and talking. In the foreground, there are several large metal trays filled with food, including what looks like a salad and some bread. The lighting is warm and ambient.

Facility Rentals and Event 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.

NFP's Facility Rental Insurance Policy

NFP's Facility Rental Insurance Policy provides protection for situations in which an event holder or renter must defend themselves 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..

KEY INSIGHT

Appropriate coverages for these events include general and host liquor liability insurance and tenants legal liability.

About the Policy

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 of 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 and 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:

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

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



How to Get Started

To access the online facility rental and event insurance application system, scan the QR code below or visit <https://eventinsurance.nfp.ca/>

- Select the **Get a Quote** option to open the application form.
- Complete details and check the box acknowledging the Privacy Policy and "I'm not a robot," then continue.
- Complete application — information instantly populates each field and offers a drop down menu with additional information.
- Review coverage and application details entered, then read, sign and accept the declaration section.
- Online credit card payment submitted to and verified through Stripe.
- Confirmation of insurance is emailed to applicant (PDF format certificate) — please allow one business day for processing.

For support with the online application, reach out to us at eventinsurance@nfp.ca.



**For your business.
For your people.
For your life.**

NFP.ca