## Insurance Requirements for Events and Facility Use

Liability Insurance – with coverage as required by the City – is mandatory for events or activities on City and Vancouver Public Library Board property, and for the use of any City or Vancouver Public Library Board facilities.

All required insurance policies must include the following:

- 1. A minimum coverage limit of **\$3,000,000** public liability and property damage insurance against third party claims for bodily injury, death, property, and loss of use.
- 2. A cross liability clause.
- 3. An additional insured endorsement naming the "Vancouver Public Library Board, City of Vancouver, its affiliated boards and associations, their respective employees, officers, agents and volunteers" as Additional Insured with respect to liability arising out of the activities conducted by or on behalf of the named insured.
- 4. 15 days of written notice for cancellation or any material change that will reduce the coverage of the policy.

These requirements are the minimum insurance necessary to use City and Vancouver Public Library Board property and facilities. You are responsible for obtaining, at your own cost, any additional insurance required by law or otherwise necessary or advisable.

## **Providing Proof of Insurance**

Satisfactory evidence of insurance, in the form of a Standard Insurance Certificate completed by the insurance company, must be provided 14 days before your event in order to receive permission to use property or facility.

## Purchasing your Insurance

For your convenience, the following third-party insurance company is available to provide liability insurance for special events or facility rentals:

## **EventPolicy**

Apply online (external website)

(604) 684-9349

Takes about 10 minutes to complete. Most meetings cost \$10-20 for a certificate. Be sure to select the "\$3,000,000" amount for Limit of Liability

The City and Vancouver Public Library Board do not endorse or recommend these or any insurance companies or brokers, and neither the City nor the Vancouver Public Library Board makes any representation or assumes any responsibility or liability of any kind whatsoever as to an appropriate insurer for your purposes or any additional coverage you might require or which might otherwise be advisable for you.

You are free to obtain the required insurance from any insurance company of your choice, provided the coverage you obtain meets the minimum insurance requirements of the City or Vancouver Public Library Board, as the case may be, and you are solely responsible to ensure that the insurer you choose and the insurance obtained are suitable and adequate for all your or your team/organization's insurance needs.



Vancouver Public Library 350 West Georgia Office: Level 7 Vancouver, BC Canada V6B 6B1 www.vpl.ca/rooms