

visit bc.events.insure



Now that you've arranged to use a local government's facility for your event, you'll need facility users insurance. This pamphlet is designed to help you get started and answer some common questions.

Why do I need Facility Users Insurance?

If someone gets hurt (or property is damaged) because of an event you host, you could face demands, or even lawsuits, for medical expenses, lost wages, pain and suffering, and more. Liability insurance helps protect you, allowing you the peace of mind to enjoy your event.

Am I required to get insurance for my event?

Most municipalities and venues insist that people and organizations who rent or use their facilities carry liability insurance. Please be sure to check your contract to ensure you purchase limits that meet or exceed the minimum you are required to carry.

How can I arrange appropriate insurance?

Visit bc.events.insure on your smart phone, tablet, laptop or desktop computer, answer a few simple questions about your event and purchase your insurance online. Your certificate will be instantly emailed to you and to the municipality.

Still have questions? Visit bc.events.insure and click the "FAQs" link at the top of the screen.

Enjoy your event!

Claims can be complex. Any examples we've used are for illustration purposes only. Coverage is subject to the policy wording, which you can find at bc.events.insure.

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What if my event is cancelled or delayed?

You can make changes, or even cancel your insurance, online. Please visit bc.events.insure, sign in and click “My Account” then select the event you’d like to change or cancel.

I have a liquor permit and will be serving alcohol at my event. Can I still get coverage?

Yes. You’ll see one or more questions about alcohol exposures on the same page where you select your activity. Please be sure to answer all questions truthfully – failure to do so may void your coverage. Adding alcohol to your event increases the chances of injury and property damage, and also increases the duty of care you owe the people who participate in your event, and others. Don’t over serve, and make sure everyone has a safe way to get home.

How much does Facility Users Insurance cost?

Pricing is based on a number of factors, including the type of event you’re having, how many people will be participating, the duration of your event, and other considerations.

Some examples, based on common events, however please note your price may vary:

Event	Number of Participants	Duration	Cost
Baseball	25	1 day	\$ 45.15
Scoccer	15	1 day	\$43.05
Wedding (with Alcohol)	350	1 day	\$246.75
Meeting	50	1 day	\$7.35

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Enjoy your event!

Sample prices are for illustration purposes only and are subject to change without notice. Visit the portal to find out what your insurance will cost at bc.events.insure.

MIABC EventPolicy Portal

Supported Events

Sports	Meetings	Special Events
Badminton	Card, Board, Computer Games	Anniversary
Baseball	Workshops	Auctions
Basketball	Arts Instruction	Art Show
Bocce	Crafts Instruction	Banquet
Bowling	Class Instruction/Tutoring	Baptism, Bar or Bat Mitzvah
Broom-Ball (non contact)	Speakers and Board Meetings	BBQ Picnic
Cricket		Birthday Party
Cross Country Meet		Business Seminar (presentation for discussion)
Curling		Concert
Disc sports		Conference (formal meeting for discussion)
Dodge Ball		Craft Fair
Field Hockey		Dinner
Figure Skating		Dance Party (casual, non competitive)
Fitness Classes		Exhibit (Single display)
Floor Hockey (non contact)		Fashion Show
Frisbee Golf		Film Shoot (Under \$10,000 budget)
Handball		Festival
Horseshoes		Graduation
Ice Hockey (non contact)		Movie or Still Photo Presentation
Ice Skating (public)		Memorial
Kickball (non contact)		Music or Dance Recital
Lacrosse (non contact)		Music Recording
Pickle Ball		Music Workshop or Rehearsal
Ringette		Photo Shoot (still photos only)
Run/Walk		Retirement Party
Soccer (non contact)		Seasonal Children's Activities (East egg hunt, pumpkin carving etc.)
Softball		Seminar (formal meeting for discussion)
Squash		Speaking Engagement
Shuffle Board		Stag/ Stagette
Swimming (with lifeguard)		Wedding Shower
T-ball		Talent Show (music or dance, no stunts)
Touch/Flag Football (non contact)		Theatre Performance
Table Tennis		Wedding
Tai Chi		
Tennis		
Track & Field		
Volleyball		
Yoga		

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Excluded Events:

Sports: Any Contact or Extreme (hi-risk of injury) Sport, Skiing, Boxing, Climbing Walls, Contact Hockey, Contact Martial Arts, Cycling, Horse Related, Kickboxing, Lacrosse (unless non-contact), Minor Hockey (18 & under, unless non-contact), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football.

Meetings: Political Rally, Protests, Lessons or Instruction involving illegal or hazardous chemicals, agents, biological, incendiary devices or any controlled substances.

Events: Parades, Fireworks, Raves, Hip Hop Concerts, Punk or Thrash Metal Shows, Stage Diving, Events involving illegal or hazardous chemicals, agents, biological, incendiary devices or any controlled substances.