

## NEW – Insurance Requirement for Whitewater Region Facility Rentals

The way that the insurance is provided to The Township of Whitewater Region (WWR) is changing. We are now required to have all renters of our facilities provide proof of liability insurance to the municipality. To assist in this process WWR has partnered with **Instant Risk Coverage (IRC)** who can provide this service for our users.

The liability insurance premium charged to the renter online will depend on the use of the facility (sport vs non-sport and high-risk vs low risk). See the attached FAQ document for additional information.

This requirement is effective September 1, 2024 for all users of facilities for arena ice, ballfields, meetings etc.

### Is the IRC insurance I purchased able to be used anywhere besides Whitewater Region facilities?

No, the insurance purchased through our portal is only valid in the Township of Whitewater Region facilities for the season/dates purchased. Renters will select the venue which applies or select all if multiple Whitewater Region Venues apply.

### What do I need?

With each policy, it is important for the municipality to check the following: Waiver of Subrogation in favour of the Municipality, The Municipality as a named insured, and the policy is active for the rental period. Instant Risk Coverage (IRC) through the Township provides all of these.

*Note: For on ice activities, you will be required to have a \$5 million liability coverage.*

For regular or seasonal renters of facilities, most provincial sport organizations will provide coverage and additional insurance may not be required. Coverage can be purchased as one-time use (hourly) or seasonally whichever is most cost effective. The premium charge depends on number of users and type of use determined through the online portal entry by the renter. Payments for premiums are made online and insurance certificates are provided instantly. These certificates are automatically forwarded to the facility staff to confirm rental.

### BUT...I Already Have My Own Insurance for my group?

Great. Your certificate of insurance can be provided through the portal, and it will need to be approved through IRC. Have your insurance broker complete the WWR Certificate of Insurance Coverage Form, with your brokers certificate of Insurance through our portal. Once processed and approved your rental will be confirmed. You will be contacted if your coverage does not meet minimum requirements. The approval process can take up to 24hrs but is usually quickly returned. To submit external certificates, complete the "External Insurance Certificate Form" for validation along with your "Certificate of Insurance" completed from your Broker. Access the online portal, locate the top right menu, Tools, and Forms > Submit External Certificate. Alternatively, these can also be sent directly through email to [verify@instantriskcoverage.com](mailto:verify@instantriskcoverage.com). Start this process today.

### How do I access the Whitewater Region Portal?

The online portal for the Whitewater Region <https://whitewaterregion.instantriskcoverage.com/login>

To start, please click on Sign Up on the top right corner and create your account. From there, the user can input all the information regarding themselves and their event.

### Refunds – Ice Cancellations – Location Changes in WWR?

Is it refundable? Yes, it is fully refundable. Changes can be made to the coverage prior to booking date/time. We ask the users to contact our [support@instantriskcoverage.com](mailto:support@instantriskcoverage.com) **before the time** the event starts and inform the cancellation.

### Coming Soon to Instant Risk Coverage (IRC):

Additional Insurance Options for volunteer organizations:

IRC is currently developing an Affiliates Program, to be launched in September, which will offer all types of coverages for any affiliate groups – profit or non-profit.

### Still have questions...

Email Stephanie [splebon@whitewaterregion.ca](mailto:splebon@whitewaterregion.ca) or Amber [bookings@whitewaterregion.ca](mailto:bookings@whitewaterregion.ca)