

Lisa Slomke

From: Luc Romaniuk <luc.romaniuk@gillons.ca>
Sent: Thursday, July 13, 2017 1:04 PM
To: Lisa Slomke
Cc: Dawn Galusha; Carrie Shouldice; Tonya Bergen
Subject: Insurance Inquiry
Attachments: Checklist for Facility Rental with Liquor Service.pdf

Hi Lisa,

I spoke with Frank Cowan with regards to the question below, please note the recommendations:

1. A formal agreement is entered into between the municipality and the third party which clearly outlines each parties responsibilities (this should be drafted by legal council)
2. Within the agreement there should be a hold harmless clause in favor of the municipality
3. The third party will need to have their own insurance and provide a certificate of insurance adding the municipality as an additional insured. The third party should also carry sufficient insurance limits which include liquor liability
4. I have attached a checklist/document which details some recommendations with regards to the municipality renting their facilities in which alcohol is served. There are recommendations with regards to security, smart servers etc.

Should council decide to proceed with this, once a formal agreement is drafted, Frank Cowan will review the agreement and make recommendations from an insurance standpoint.

Transferring the risk from the municipality to the third party is important in this instance.

Please call me should you have any additional questions.

Regards,

Luc Romaniuk, B.A., B.Ed., CAIB
Account Executive, Business Insurance

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From: Lisa Slomke [<mailto:lslomke@fortfrances.ca>]
Sent: Wednesday, July 12, 2017 8:56 AM
To: Tonya Bergen; Luc Romaniuk; Carrie Shouldice
Cc: Dawn Galusha
Subject: insurance inquiry

Good Morning Tonya, Luc & Carrie:

We have had an inquiry from a user at the IFK arena asking if they can sell beer at their home games. I am wondering what (if any) the implication might be from an insurance standpoint. I would expect they would need to hire security and licensed bartenders. I presume they would need additional insurance and be required to name the Municipality as additional insured.

This is my first time down this path – I don't want to miss something important. At this point, I am gathering input to take to Council so that Council can make their decision.

I appreciate your input.

Sincerely,
Lisa

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