



**PBL**  
INSURANCE LIMITED™

Your risk. Our focus.

# PROPOSAL

The Incorporated Synod of The  
Anglican Diocese of Ottawa

Presented By: Robert Fournier

Date: February 22, 2018

TORONTO

OTTAWA

LONDON

WINDSOR

SUDBURY

## EXECUTIVE SUMMARY

PBL Insurance Limited (herein referred to as “PBL”, “We” or “Us”) are pleased to present to you the enclosed final terms and conditions for The Incorporated Synod of The Anglican Diocese of Ottawa.

We are attaching the conditions received from Special Risk Insurance Managers.

Objectives:

- Comprehensive event liability protection competitively priced, for third parties that wish to rent premises owned by the Anglican Diocese of Ontario
- Provide an insurance program that will be easily managed and provide convenience of participation, including applications that are effortlessly completed.
- Deliver high quality and prompt service, including the preparation of certificates as proof of coverage.
- Program to be established with an insurance company that has extensive experience and expertise with respect to user programs and offer an efficient structure.
- Provide pre-determined rates for all possible types of events that are likely to occur as well as access to quotations for special one-off events.

We look forward to discussing this report with you and the opportunity to work with you over the coming year. Should you have any questions, please do not hesitate to contact me or any member of the PBL team.

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Robert Fournier  
Senior Account Manager  
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# THE BENEFITS OF PBL

## Who We Are

PBL Insurance Limited brings together four outstanding brokerages, Blonde & Little Insurance, Purdom Insurance, Pigeon Insurance and Curtis Insurance. With over 290 years of combined industry experience and 120 dedicated employees, we are a vital force focused on becoming the most respected and preferred brokerage in Ontario.

As one of the 25 largest independent insurance brokerages in Canada, we are firmly committed to being the best choice for business and industry; seeking the right solutions to protect a wide range of requirements.

## Why We Are the Right Choice

Quite simply, our combined strengths have created more options for protecting your business now and in the future. We will secure your insurance and risk management services through one of our endorsed insurance programs or structure a custom solution tailored to your specific business sector. Our consultants will precisely identify the right solution for your business.

## Our Commitment to You

As your preferred insurance broker, our mission at PBL is straightforward – deliver value to your business every day. With extensive resources, industry expertise, and dedicated people, you can be assured of our constant commitment and our promise that your risk is our focus.

## PBL CLIENT SERVICE TEAM

Name	Title	Phone Number	Email Address
Robert Fournier	Senior Account Manager	613.746.4383 Ext. 410	rfournier@pblinsurance.com
Karolyn Cassidy	Commercial Account Manager	613.746.4383 Ext. 404	kcassidy@pblinsurance.com
24 Hours Claims Management		886.524.1556	

**PBL MAIN FAX LINE: 613.746.5568**

# RATE COMPARISON

**Facility User/Renter Insurance Program  
Commercial General Liability Limit:  
\$2,000,000 Per Occurrence/ \$2,000,000 Aggregate  
Subject to a \$1,000.00 deductible**

- Rates are for individuals/groups not otherwise insured
- Subject to signed and completed application on file with facility (max. 6 months per application)
- *Business entities, churches, leagues - are excluded and do not qualify*
- AA meetings and affiliated groups: Rate of \$25.00 Plus PST per 6 months

**\*\*IF HOST LIQUOR LIABILITY COVERAGE IS REQUIRED, PLEASE SUBMIT COMPLETED HOST LIQUOR LIABILITY APPLICATION FOR APPROVAL PRIOR TO THE EVENT\*\***

<b>WEDDINGS (One Day Permit)</b>	
<b>NUMBER OF PEOPLE/ATTENDEES</b>	<b>RATE</b>
UP TO 250	\$60
251 TO 500	\$115
501+	Refer to company
<b>DANCES (One Day Permit)</b>	
<b>NUMBER OF PEOPLE/ATTENDEES</b>	<b>RATE</b>
UP TO 250	\$150
251 TO 500	\$250
501+	Refer to company
<b>BIRTHDAY PARTIES – KIDS (One Day Permit)</b>	
<b>NUMBER OF PEOPLE/ATTENDEES</b>	<b>RATE</b>
UP TO 25	\$30
25+	Refer to company
<b>BIRTHDAY PARTIES - ADULTS (One Day Permit)</b>	
<b>NUMBER OF PEOPLE/ATTENDEES</b>	<b>RATE</b>
UP TO 100	\$1.50
101 TO 250	\$3.00
251 TO 500	\$6.00

<b>THEATRE/PERFORMANCES – PRACTICES &amp; EVENTS (One Day Permit)</b>	
RECITALS, TALENT SHOWS, FASHION SHOWS, PLAYS, MUSICALS, MAGIC SHOWS, FILM, DANCE RECITALS, MIME, OPERA, AUDITIONS	
<b>NUMBER OF PEOPLE/ATTENDEES</b>	<b>RATE</b>
UP TO 100	\$35
100 TO 250	\$60
250 TO 500	\$115
501+	Refer to company
<b>NON-SPORTING EVENTS -I</b>	
WORKSHOPS, CHESS CLUBS, BINGO, KENO, BRIDGE, ART SHOWS & EXHIBITS, ART & CRAFTS, BAZAARS, PHOTO SHOOTS, RELIGIOUS SERVICES, AUCTIONS, CLASSROOM INSTRUCTIONS, WEIGHT LOSS CLINICS, MUSIC LESSONS, DRAMA LESSONS, BAND PRACTICE	
<b>NUMBER OF PEOPLE</b>	<b>RATE</b>
UP To 25	\$25 (One Day) \$50 (up to one month) \$75 (up to 3 months) \$100 (up to 6 months) \$150 (up to 9 months – **Non sport events only**)
<input type="checkbox"/> 25 To 100	\$50 (One Day) \$75 (up to one month) \$100 (up to 3 months) \$125 (up to 6 months) \$175 (up to 9 months – **Non sport events only**)
<input type="checkbox"/> 100 To 250	\$75 (One Day) \$100 (up to one month) \$125 (up to 3 months) \$150 (up to 6 months) \$200 (up to 9 months – **Non sport events only**)
250+	Refer to company
<b>DINNERS PARTIES, LUNCHEONS, BANQUETS (One Day Permit)</b>	
BIRTHDAYS, RECEPTIONS, ENGAGEMENTS, SHOWERS, ANNIVERSARIES, CHRISTENINGS, HOLIDAY FUNCTIONS, FAMILY CELEBRATIONS, COMMUNITY SOCIAL, REUNIONS, FUNDRAISING, GRADUATION DIPLOMA CEREMONIES	
<b>NUMBER OF PEOPLE</b>	<b>RATE – No overnight</b>
Up to 250	\$60
251-500	\$115
501 +	Refer to company
<ul style="list-style-type: none"> <li>• <b>PLEASE NOTE: FOR OTHER EVENTS NOT LISTED ABOVE, PLEASE REFER TO INSURANCE COMPANY FOR APPROVAL &amp; RATING.</b></li> <li>• <b>LIQUOR LIABILITY COVERAGE APPLICATION MUST BE SUBMITTED PRIOR TO THE EVENT TAKING PLACE FOR APPROVAL AND RATING</b></li> <li>• <b>FESTIVALS, PARADES, BEER GARDENS ARE EXCLUDED - Apply for quotes and approval</b></li> </ul>	

**SPORTING EVENTS I  
(EXCLUDES LEAGUES)**

**LOW RISK**

BADMINTON, TABLE TENNIS, CURLING, HORSE SHOES, BATON TWIRLING, INDOOR MINI GOLF, SHUFFLE BOARD, VOLLEYBALL, YOGA, AEROBICS, TAI-CHI, DANCE FITNESS

**MEDIUM RISK**

BASEBALL, BASKETBALL, SOCCER, SOFTBALL, TRACK & FIELD, SWIMMING(WITH LIFE-GUARD), FIGURE SKATING, SPEED SKATING, POWER SKATING, CRICKET, RACQUET BALL, SQUASH, TENNIS, CRICKET, LAWN BOWLING, SKATING, T-BALL, FIELD HOCKEY(NON-CONTACT), DRY LAND TRAINING, PICKLEBALL, FRISBEE, DODGE BALL, BROOMBALL,CHEER LEADING, HAND BALL

**HIGH RISK**

ICE HOCKEY (NON-CONTACT), BALL/FLOOR HOCKEY (NON-CONTACT), LACROSSE (NON-CONTACT), SOFT TOUCH MARTIAL ARTS, ROLLER HOCKEY (NON-CONTACT), FOOTBALL (NON-CONTACT), RINGETTE, SLEDGE HOCKEY

**\*\*Please note: For other activities not listed above, refer to insurance company for approval and rating**

**ONE DAY SPORT ACTIVITIES**

USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE

# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$25	\$50	Refer to company
26-100	\$50	\$100	Refer to company
101-250	\$75	\$150	Refer to company
251 +	Refer to company		

**TWO OR THREE DAY SPORT ACTIVITIES**

USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE

# OF PARTICIPANTS	LOW	MEDIUM	HIGH
1-25	\$50	\$100	Refer to company
26-100	\$75	\$150	Refer to company
101-250	\$100	\$200	Refer to company
251 +	Refer to company		

<b>ONE MONTH SPORT ACTIVITIES</b>			
USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE			
<b># OF PARTICIPANTS</b>	<b>LOW</b>	<b>MEDIUM</b>	<b>HIGH</b>
1-25	\$60	\$125	Refer to company
26-100	\$90	\$175	Refer to company
101-250	\$120	\$250	Refer to company
251 +	Refer to company		
<b>1/2 SEASON SPORT ACTIVITIES - MAXIMUM 3 MONTHS</b>			
USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE			
<b># OF PARTICIPANTS</b>	<b>LOW</b>	<b>MEDIUM</b>	<b>HIGH</b>
1-25	\$75	\$150	Refer to company
26-100	\$110	\$200	Refer to company
101-250	\$135	\$275	Refer to company
251 +	Refer to company		
<b>ALL SEASON SPORT ACTIVITIES - MAXIMUM 6 MONTHS</b>			
USE THE DEFINITIONS OF LOW, MEDIUM & HIGH RISK AS STATED ABOVE			
<b># OF PARTICIPANTS</b>	<b>LOW</b>	<b>MEDIUM</b>	<b>HIGH</b>
1-25	\$100	\$200	Refer to company
26-100	\$125	\$250	Refer to company
101-250	\$150	\$300	Refer to company
251 +	Refer to company		
<b>EXCLUSIONS:</b>			
<p><b>1. ABSOLUTE EXCLUDED ACTIVITIES</b></p> <p><b>ALL CONTACT SPORTS INCLUDING MARTIAL ARTS, KICK BOXING, SKATEBOARDING, BMX BIKING, BIKE RACING, BOXING, CLIMBING WALLS, CYCLING, FIREWORKS/PYROTECHNICS, GYMNASTICS, TRAMPOLINE, RUGBY, TACKLE FOOTBALL, WRESTLING, MOTOR VEHICLE ACTIVITIES, OTHER EXTREME SPORTS</b></p> <p><b>2. HOCKEY SCHOOLS</b></p> <p><b>3. HOCKEY AND PLEASURE SKATING CANNOT TAKE PLACE AT THE SAME TIME ON THE SAME ICE</b></p> <p><b>4. NO MINORS AND ADULTS PLAYING SPORTS TOGETHER</b></p> <p><b>5. AMUSEMENT PARKS/DEVICES</b></p> <p><b>6. CARNIVALS/BEER GARDEN/PARADES</b></p> <p><b>7. ACTIVITIES/EVENTS WITH ALCOHOL - Submit application for special underwriting consideration and acceptance</b></p> <p><b>8. GRADUATION DINNER &amp; DANCE</b></p>			



## SUBJECTIVITIES:

- Waiver Warranty
- Liquor License Warranty
- Additional Insureds with respect to Sponsors, Government Departments, Federal, Provincial, Municipal and/or Regional and School Boards and Owners' of Facilities

# COVERAGE AUTHORIZATION

Special Risk Insurance Managers - \$1,000 deposit, 100% refundable when deposit is exceeded

Any additions, deletions or amendments to coverage as noted (and initialed) within this proposal will be reflected in the final policy contract.

Quotation is based upon the underwriting information and prior claims history as provided, a satisfactory inspection, and meeting eligibility requirements of the insurer.

Descriptions of Coverage are in general terms. Insurer policy wordings will take precedence over this insurance proposal. This insurance proposal is rendered null and void upon issuance of documents by the insurer(s).

Non-disclosure of pertinent underwriting information, prior claims history, and/or failure to meet eligibility requirements renders this quotation null and void.

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On behalf of Incorporated Synod of The Anglican Diocese of Ottawa

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Date