

## Document 1 – Lines of Coverage

Lines of coverage that are not insured through the City-funded program:

- Directors' and Officers' liability
- Property and Crime insurance for assets owned by the Community Group

Types of liability that are not covered:

- Professional
- Cyber
- Absolute pollution
- War and terrorism
- Communicable diseases
- Data information or concepts

Types of activities or events that are not covered:

- Competitive sporting activities
- Licensed Childcare programs
- Lobbying / Activism
- Certain social service activities, such as community housing

The program does NOT provide coverage to the following groups:

- Third-Party Contracted Instructors - the City has a separate insurance program for these instructors
- Community groups, organized clubs, businesses, or competitive sports associations that have their own insurance coverage, or have other insurance coverage available to them
- Groups or individuals who are renting a City facility for an event or activity that do not meet the application eligibility criteria and are eligible for coverage under the City's Facility User Program

Activities, events and liability excluded by the Insurer can vary due to underwriting appetite and market conditions. With the current hardened market conditions, it is difficult to anticipate what terms and conditions will be available to the City. Therefore, this section will be updated annually to reflect excluded operations for the applicable term.