



**Facility Rental Insurance**  
**Date: November 10, 2025**

**Policy No: A-00-22**

**Policy Statement:** This policy ensures that third-party individuals, organizations, or businesses renting municipal facilities are adequately insured to cover liability risks, protecting both the renter and the Town of Bow Island.  
This policy applies to any third party (resident or non-resident) renting or using municipal facilities for private, commercial, or public events.

**Insurance Requirements:**

All renters must obtain liability insurance coverage when using municipal facilities for any event that involves the consumption or serving of alcohol, except those covered directly under municipal programming or unless otherwise exempted by council resolution.

**Insurance Options:**

Third-party renters may choose one of the following options:

1. Purchase Own Insurance: Provide a certificate of insurance from a recognized insurer, naming the Town of Bow Island as an Additional Insured, with a minimum of \$2 million in general liability coverage.
2. Purchase Municipal Insurance: Buy temporary event insurance through the municipality's group insurance program (available at an affordable rate). Rates vary based on the type of event and number of attendees.

**Events Involving Alcohol:**

- Proof of a valid Special Event License from the relevant liquor authority must be submitted.
- Insurance coverage must include liquor liability.
- Proserve certified staff may be required.

**Exemptions:**

Exemptions may be provided for events hosted by:

- Town of Bow Island Standing Committee's or sub committees.
- Registered not for profit community groups or societies that support Town of Bow Island community programs.
- Government Agencies.
- Events specifically exempted by Council resolution.