



## HALL RENTALS

Your Commercial General Liability policy **does not** extend to provide coverage to your renters. They are responsible to protect themselves against any bodily injury or property damage arising from their activities or from renting your premises.

### **Should you obtain confirmation of Liability Insurance from person(s) renting your hall?**

- **Yes. If the renter is a corporation or business**, they should have their own Commercial General Liability Insurance. You can request a "Certificate of Insurance" from them. Their insurer/broker will provide them with a copy to give to you.
- **If the renter is an individual** they should be covered under their personal property insurance policy. Obtain a policy number, expiry date and the name of their insurer.
- In the event that either the business or individual desires special coverage for the event they can purchase insurance just for the event they are holding that should include Tenants Legal Liability and Host Liquor Liability. Have them contact PAL Insurance at [www.palcanada.com](http://www.palcanada.com) to complete their Special Events Application or call 261-3900.

### **Is the Damage Deposit you receive from person(s) renting your hall applied to your deductible if a loss occurs as a result of the rental?**

- The damage deposit is applied against the total amount paid by the Insurance Company. For example, there is a vandalism claim for \$5,000. You have collected a \$500 damage deposit. This reduces your actual loss to \$4,500. The policy deductible would be applied against the \$4,500.

We hope this information is helpful to you and as always, welcome your calls. Contact Neil Hogg at 245-1177.