



# THE DIOCESE OF ALGOMA

## Facility User Program

Accidents can happen, even during the most well-planned events. Insurance protects you, the venue, and the public. Whether you're renting a room or participating as a vendor, Facility User Insurance ensures you, along with the community space you're using, are protected.

### WHAT IS GENERAL LIABILITY (GL) INSURANCE?

General Liability (GL) insurance provides coverage for bodily injury to others, third party property damage, and legal costs if you're held responsible. This means if someone slips, trips, or gets injured during your event, your policy responds, not your personal finances.

### WHO NEEDS IT?

You likely need insurance if you are:

- Renting a room, field, or facility for private or public use
- Hosting a class, event, tournament, or party
- Participating as a vendor at a market or fair
- Running a drop-in or seasonal program

### HOW ARE RATES CALCULATED?

Rates are calculated based on:

- Type of activity (e.g., meeting vs. concert)
- Number of participants
- Duration and frequency (hourly, daily, or seasonal)
- Level of risk associated with the event

### HOW DO I GET COVERAGE?

Use the online portal link:

[dioceseofalgoma.instantriskcoverage.com](https://dioceseofalgoma.instantriskcoverage.com)

1. Select your **event location**
2. Enter your **event details**
3. Choose the **coverage duration** (hourly, daily, seasonal)
4. Pay online and receive your **Certificate of Insurance** instantly