



Ontario School Boards' Insurance Exchange



Facility User Program

Accidents can happen, even during the most well-planned events. Insurance protects you, the educational institution, and the public. Whether you're renting a space or participating as a vendor at an event, 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 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 based on:

- Type of activity (e.g., fitness class 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: osbie.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**

[Click here for additional client resources](#)



osbie.instantriskcoverage.com



support@instantriskcoverage.com



1 (800) 517-1390

instantriskcoverage

Instant Risk Coverage is proudly Canadian-owned and operated