

## User Group Insurance

What is Liability Insurance?

Liability insurance is a contract that requires an insurer to pay on behalf of the parties it insures for legal liability arising out of the activities of the insured parties.

Why is User Group Insurance important to Burnaby?

Burnaby provides services and facilities to residents and visitors including renting facilities to others to operate their own programs and activites. There is potential liability associated with programs and activities (i.e sports, celebrations, gatherings) provided by others that use a School District facility. The rental agreement requires the User to assume the liabilities arising from their use and to