

Report to MSC (Public Works/Planning/C&LS)
Meeting Date: May 27, 2024
Report Title: Event Insurance

Department: Administration
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Position: Recreation and Volunteer Coordinator
Report # CLS-2024-13



RECOMMENDATION:

Be it resolved that the Municipal Services Committee (MSC) recommends to Council that the Township approves covering the cost of insurance for Elgin Days parade and vendors in the amount of up to \$815.98+HST, and the Newboro Canada Day and the Delta Fair Parade in the amount of \$64.45+HST each, to be funded from Grants to Others, as presented in MSC Report CLS-2024-13.

BACKGROUND:

Township committees host large events which involve parades such as Elgin Days and Newboro Canada Day. In order to continue operating these events under the municipality, insurance coverage is required.

DISCUSSION:

Staff have reached out to our insurance provider for options on insurance for Elgin Days, Newboro Canada Day parade, and the newly proposed in Delta parade, hosted by the Delta and Area CEC as part of the Fair.

A quote for both the Newboro and Delta parades has been obtained from our insurer. The quotes came back at \$403.44 +HST. As long as neither of these parades include horses, insurance can be obtained through DUUO for \$64.45+HST/event.

Elgin Days requires insurance for the parade and vendors. The quote received is \$815.98 +HST and covers the parade, excluding horses, vendors, and alcohol. As alcohol coverage is not necessary, Staff have reached out to the insurer to see if the rate can be adjusted accordingly. At the time of writing this report a response had not been received. DUUO cannot be used for Elgin Days as they do not offer adequate vendor insurance.

Based on the need for insurance coverage for these events, it is Staff's recommendation that the Township cover the cost for Elgin Days, Newboro Canada Day Parade and the Delta Fair parade from Grants to Others, and further recommends that this insurance be added to the yearly budget under recreation.

FINANCIAL IMPLICATIONS:

There is currently \$1,965 remaining in the 2024 Grants to Others budget. This is sufficient to fund the required \$944.88, plus the Township's portion of HST, in parade premiums.

Event Insurance

Staff recommend that consideration be given to include \$1,000 in the 2025 budget to cover this insurance.

ATTACHMENTS:

None

e-signed

May 22, 2024

Leila Stafford
Recreation and Volunteer Coordinator

Date

e-signed

May 22, 2024

Shellee Fournier
CAO

Date