

Insurance Coverage

Commercial General Liability Coverage

Commercial general liability insurance – \$5,000,000 per occurrence – encompasses third-party bodily injury and property damage and personal injury coverage. The policy covers all sums that your Board of Management becomes legally obligated to pay, including the cost of defence, for damages arising directly or indirectly out of your board's programs and activities. Policy coverage includes:

- BIA organized events and activities, including the installation and placement of street furniture. Permission may need to be obtained from the City prior to placing the furniture on public streets or parks. The policy does not cover damage to street furniture.
 - Participation in events and activities organized by other groups; note that other groups are not covered by the policy
 - BIA staff and volunteers under control and supervision of the board
 - BIA sidewalk sales. Note however, that private businesses are not covered by the policy
 - BIA events or activities held outside of the formal BIA boundary

The policy excludes coverage for:

- Other groups or organizations
- Damage to property owned or leased by the BIA
- Money and other financial securities
- Claims that result from professional services, including faulty workmanship and pollution liability
- Motorized licensed vehicles that your board of management owns or is legally obliged to insure

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Insurance Coverage Exclusions

- The BIA's liability insurance policy will respond to protect the board of the BIA, including its employees and volunteers. The policy does not extend coverage to any other group. The policy does not provide coverage for any event or activities not permitted by the Municipal Code.
- Third-party groups, including contractors, event organizers or other groups acting on the BIA's behalf, should carry their own commercial general liability insurance and should list the BIA and City of Toronto as additional insured on the policy. The policy should also include a cross liability clause.
- The City of Toronto's Insurance and Risk Management Office recommends that BIA Boards of Management consider including the following requirements in applications, contracts, and agreements engaging contractors or event organizers or other third-party groups that are performing services on behalf of the BIA:
 - Include indemnification provision wording that states that their service provider will save, hold harmless and fully indemnify the board of the BIA and the City in the event of loss or claim that occurs as a result of their service or activity
 - Provide a certificate of insurance to evidence that they maintain commercial general liability Insurance.

Claim Information

If a member of the public wants to claim against the City of Toronto for an injury or damage to their property, please inform them of the following process:

Please visit www.toronto.ca/claims (<http://www.toronto.ca/claims>) for information on claims submission guidelines and service standards, including details on how to submit a claim through mail/courier. The City strongly recommends that the online Claim Submission Web Form be used in lieu of mail/courier in order to avoid delays in receipt and processing.

The claim will be forwarded to the City's Insurance Adjuster for evaluation and a letter of acknowledgement will be sent to them in accordance with the timelines indicated on our website, depending on the method of submission.

The Insurance and Risk Management Office manages the City of Toronto's insurance program and is located within the Corporate Finance Division.

Insurance and Risk Management Office:

Telephone: 311

Email: irminquiries@toronto.ca (<mailto:irminquiries@toronto.ca>)

Mailing Address:

Insurance and Risk Management Service

5th Floor, East Tower, City Hall

Toronto, Ontario, M5H 2N2

Contact Information

Toronto BIA Office

Telephone: 416-392-1291

TTY: 416-392-1291

Fax: 416-392-1380

Email: biaoffice@toronto.ca (<mailto:biaoffice@toronto.ca>)

Related Information

[Toronto BIA Office Staff \(https://www.toronto.ca/business-economy/business-operation-growth/business-improvement-areas/bia-list/bia-staff/\)](https://www.toronto.ca/business-economy/business-operation-growth/business-improvement-areas/bia-list/bia-staff/)

[BIA Board of Management Application Form !\[\]\(b64b40baaee5acddc1eab8538ba84754_img.jpg\) \(https://www.toronto.ca/wp-content/uploads/2024/04/9524-BIA-Board-of-Management-ApplicationMar2024-accessible.pdf\)](https://www.toronto.ca/wp-content/uploads/2024/04/9524-BIA-Board-of-Management-ApplicationMar2024-accessible.pdf)

[City of Toronto Coronavirus Preparedness Plan \(https://www.toronto.ca/community-people/health-wellness-care/diseases-medications-vaccines/coronavirus/\)](https://www.toronto.ca/community-people/health-wellness-care/diseases-medications-vaccines/coronavirus/)

[BusinessTO Newsletter \(https://toronto.us10.list-manage.com/subscribe?u=bf950b9b743e107ac54e33704&id=545639073e\)](https://toronto.us10.list-manage.com/subscribe?u=bf950b9b743e107ac54e33704&id=545639073e)