

City of Winnipeg Insurance Requirements

What are the City of Winnipeg Insurance Requirements Respecting Sponsorships?

- The City of Winnipeg Risk Management Department requires the sponsor to provide commercial general liability insurance in the amount of at least two million dollars (\$2,000,000.00) per occurrence covering bodily injury, property damage, personal and advertising injury, and products and completed operations with a minimum two million dollars (\$2,000,000) general aggregate.
- The City must be added as an additional insured.
- Such liability policy must also contain a cross-liability clause, contractual liability and to remain in force at all times during the term of this Sponsorship Agreement.
- Deductibles for such liability policy shall be borne by the Sponsor.
- The Sponsor shall provide the Program Administrator with a certificate of insurance, in a form satisfactory to the City Solicitor, within thirty (30) days of the execution of the sponsor's legal agreement.
- The certificate of insurance is to state that it is with respect to the Sponsorship Agreement.
- The Sponsor shall not cancel, materially alter, or cause the policy to lapse without providing at least thirty (30) Calendar Days prior written notice to the Program Administrator.

Why does the City of Winnipeg Require the Sponsor to Carry Commercial General Liability Insurance?

- The commercial general liability insurance policy provides coverage for property damage, bodily injury, advertising, copyright or trademark infringement.
- In many cases the Sponsor is responsible for the installation, maintenance and/or removal of the signage. Should the property the sign is installed on be damaged as a result of these operations or if the installation is not secure and the sign falls on a patron the liability insurance would respond on behalf of the Sponsor and defend the City, as the additional insured.
- Injury could also occur to the Sponsor Winnipeg Program if a copyright or trademark infringement allegation is made. The commercial general liability insurance would cover the sponsor and the city, as an additional insured, against such injury.
- As an example: if another person or organization alleges that the sponsor organization is using their advertising ideas in their advertisements they could make a claim against the sponsor and the City if we are displaying the material.
- Most organizations will already carry general liability insurance for their premises and operations and will incur no additional cost to provide the City with evidence of same.
- General liability insurance frequently provides advertising liability coverage at no additional charge.