



How to book rental insurance through Clarington's Facility User Insurance Program

One-time events, meetings, or parties

1. To purchase coverage through Clarington's Facility User Insurance program (provided by Armour Insurance Brokers Ltd.), please visit <https://clarington.instantriskcoverage.com/login> and set up an account.
2. To set up an account:
 - Follow the online steps and provide your name with no spaces. This will become your account username.
 - Create a unique password that is at least eight characters long and includes one uppercase letter, one lower case letter, and one number.
 - Fill out your first and last name, email, and verify your username (as created above)
 - Once your account is created, you will return to the login screen to log in and purchase the insurance coverage.
3. Once logged in, click on add insurance and the system will guide you through the process. After you have purchased the coverage, you will receive a certificate of insurance coverage by email and the Municipality will also receive a copy.

For questions related to purchasing insurance, please contact Armour Insurance Broker Ltd. at 905-452-5127 or 1-855-452-5128 email certificates@armour-insurance.com.

Sporting event, league, camp, or tournament

1. If you want an estimate on the insurance cost through Clarington's Facility User Insurance Program, visit <https://clarington.instantriskcoverage.com/login>. We recommend you look at various options for booking the insurance in order to have the most cost-efficient insurance premium. There are different options to choose from:
 - a. **Sport League**
This provides for an unlimited number of rentals for up to one year and is rated on the number of "Teams" within your league.
 - b. **Camp**
This provides for an unlimited number of rentals time for the camp operations for up to one year and is rated on the number of total camp participants.
 - c. **Other and/or One Time Event**
This provides insurance for "only the date and exact times of your rental." The premium is based on the number of people participating (including players, coaches, officials, and volunteers) on the playing area/surface during the specific hourly rental. For example, you could have 100 players in your league, but only would have 30 people on the playing area/surface

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at one time. This is then based on an hourly rate, and a certificate is issued for each rental date and time (Note: each rental date is required to be entered). You can book numerous dates and times by clicking on “add a date.”

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 - Once your account is created, you will return to the login screen to log in and purchase the insurance coverage.
4. Once logged in, click on add insurance and the system will guide you through the process.
5. After you have an account and a rental contract number, you can enter the information and obtain an exact quotation. The information will be saved under purchase history and will allow you to go back in and purchase the coverage prior to the rental commencing (referenced as event not purchased with the rental number).

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