

Neighbourhood Grant Project Insurance

- Insurance is required when the project involves identifiable risk to participants during
 - an event/activity,
 - construction of a placemaking project or
 - during the lifespan of a placemaking project.
- If the project does not increase risk beyond normal levels (e.g., a poetry gathering in a park or other City property, installation of a park bench) or the responsible City department accepts the risk, there is no concern with insurance coverage and existing City insurance coverage would be considered to address risk.
- If there is identified risk beyond normal levels during the installation of a project on City property, the proponent can have a licensed, insured contractor supervise or complete the work, or seek Parks staff approval of the process and standard for installation.
- If the property belongs to a third party (e.g., school district), then we require a commitment from them to provide insurance coverage for the activity or project construction and/or lifespan.
- If there is a sponsoring organization (e.g., community association), and risk has been identified, they may extend or place a rider on their current coverage for an activity or project construction and/or lifespan.