



TOWNSHIP OF NORTH HURON

REPORT

Item No.

REPORT TO: Reeve Vincent and Members of Council
PREPARED BY: Pat Newson, Director of Recreation and Facilities
DATE: 05/03/2018
SUBJECT: Wingham Lions Club Santa Claus Parade
ATTACHMENTS: Financial summary, Lions Club letter and 2017 insurance certificate

RECOMMENDATION:

THAT the Council of the Township of North Huron hereby receives the report of the Director of Recreation and Facilities, dated March 5, 2018, regarding the Wingham Lions Club Santa Claus Parade for information purposes;

AND FURTHER THAT North Huron Council accepts the recommendation from BFL Canada (Township's insurance provider) requiring large service organizations to purchase the additional insurance policy through the Facility User Program, at a cost of approximately \$300.00 to cover \$5,000,000 general liability insurance for the event.

EXECUTIVE SUMMARY

At the North Huron Council meeting on February 5, 2018, North Huron Council passed the following motion:

THAT the Council of the Township of North Huron hereby directs the Director of Recreation and Facilities to prepare a report outlining the options to address the request of the Lions Club of Wingham regarding assistance with the insurance for the Santa Clause parade.

This report provides Council with the background information on the parade and the Township's contribution to the event, along with the expenses incurred by the Wingham Lions Club and the cost of insurance.

DISCUSSION

Background

Each year in November, the Wingham Lions host a Santa Claus Parade in downtown Wingham. The parade is held during the daytime on a Saturday and typically commencing around 11:00am. To host the parade, the Township is required to close Josephine Street and the adjoining access routes. For the safety of the parade participants, the Wingham Police assist with the road closer and parade route security. North Huron Public Works Staff assist with road barricades and the road closure. Attached are the cost of resources currently supported by the Township for the Santa Claus Parade. The total expense to North Huron in 2017 was \$1,382.80.

Insurance Requirement and Cost

To host the parade in North Huron, the Township requires the Wingham Lions carry 5 Million dollars general liability insurance. This is requested as best practices for risk management by BFL Canada (Township's insurance provider). This protects both the Wingham Lions and the Township of North Huron if a serious incident were to occur. The Wingham Lions' organization has in place one million

dollars general liability insurance. The Wingham Lions' policy does not cover liability insurance for animals participating as part of the parade. The Township of North Huron insurance policy also does not have coverage for animals. BFL Canada recommends, as best practices, that each participant in the parade provide to the Wingham Lions Club, proof of general liability insurance, as well as have their own Wingham Lions insurance policy with a limit of \$5 Million per occurrence.

To hold this event in past years, the Wingham Lions Club has purchased a policy through the North Huron Facility User insurance program. This program provides the additional required insurance to host this event by the Wingham Lions' organization. The cost of this insurance in 2017 was \$300. In their letter of request to Council, the Wingham Lions Club is asking for this \$300 expense to be covered by the Township of North Huron. The Wingham Lions Club had expenses of \$871.70 to operate and support the parade in 2017. The Township requires facility renters and event organizers to provide proof of insurance. The scope and type of insurance is dependent on the activity. Council would set a consequential precedence by paying for the Wingham Lions Parade Insurance. The Wingham Lions have other available options to cover their expenses such as seeking local business or other service club organizations to sponsor the event, and in return provide marketing opportunities through the event.

At the February 5, 2018 regular Council meeting, it was suggested the event could be held as a North Huron event, under North Huron's insurance policy. In speaking with BFL Canada, the following statement was shared in an email: "Separate legal entities, including but not limited to large service organizations (eg. Lions Club) should always be required to have separate insurance".

At the same meeting it was also suggested that parade entrees with horses could be covered under the Ontario Equestrian Liability Insurance Company. This is insurance to cover the horse owner and rider for general liability. Upon further investigation, it has been determined that this type of insurance is available to horse owners who are members of the Ontario Equestrian Association. Their policy provides coverage for the horse owner and rider. This insurance does not cover the Wingham Lions or Township should an incident occur.

The Santa Claus Parade is a Wingham Lions hosted event. It is organized by the Lions Club and volunteers, with support from the Township. As noted above, BFL Canada recommends large service organizations have their own separate insurance. BFL Canada does not recommend the event be held as a North Huron event.

The Ontario Equestrian Association does provide insurance to horse owners and riders who are members of the Ontario Equestrian Association. This is an affordable option for horse owners and riders

FINANCIAL IMPACT

A financial summary spread sheet associated with this event is attached to this report. The summary of expenses from 2017 were:

Wingham Lions Club Costs:	\$ 871,70
North Huron expenses to support the parade:	\$1,382.80
Cost of Lions Club insurance to host the event:	\$ 300.00 (not included in the above totals)

FUTURE CONSIDERATIONS

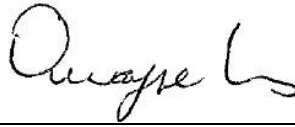
The Wingham Lions Club Santa Claus Parade is a long standing tradition for the Town of Wingham, and is well attended by the public, and has good participation with floats, bands, etc. The support already provided by the Township has traditionally always been provided, and necessary to host the event on Josephine Street. Council has never questioned the expense of this support. By hosting such a popular, well attended, public event, there are opportunities for the Wingham Lions Club to seek private sponsorship to assist with covering some of their expenses.

RELATIONSHIP TO STRATEGIC PLAN

Our administration is fiscally responsible and strives for operational excellence.



Pat Newson, Director of Recreation and
Facilities



Dwayne Evans, CAO