

non functioning smoke/heat detectors, faulty sprinkler system, structural defects and any other issue which may arise.

Furthermore, you are accepting to take on these responsibilities but your insurance company **has not**. Your insurer is insuring you and your operations not the operations of the recreational facility. You can not increase your insurer's exposure to loss without his/her prior permission. If you should sign a lease agreement in which you accept to cover the facility operator/owners liabilities without the prior permission of your insurer then you and your club/team/organisation may be **held personally responsible** for the injuries or damages incurred.

If you are not certain that you understand what you are committing to, you should obtain legal advice or at the very least have the agreement approved by your insurer.

I would ask the Branches to give this information the widest circulation possible and if you have any questions please feel free to contact me.

Sincerely,

Glen McCurdie
Director, Insurance and Membership Services