



Signing of Rental Agreements and Related Insurance Concerns

December 17, 2020

A review has just been completed of the annual invoicing the OHA receives from Cooperators Insurance to cover the 2021 year. This review did generate some questions and Shawn LaPalm, the Cooperators Agent was contacted.

Of specific note was the new inclusion of phrases and terminologies related to Communicable Diseases. Almost every venue that rents space will in all likelihood have a section or sections related to Communicable Diseases in their rental agreement. This is as a result of the current COVID-19 pandemic.

If you, as a Society/Club or District are asked to sign a rental agreement of some kind, the emphatic advice and guidance from Shawn is:

1. Read the document fully.
2. If there are any references to "Communicable Diseases" or "COVID-19" or any other medically related matter, ask the person who is asking you to sign the agreement to fully explain the exact ramifications to the terms you are being asked to agree to.
3. If there are any other items you do not understand, ask for a full explanation before signing.
4. As Shawn advised, tell all Societies/Clubs "To be very careful and know what they are signing!!"

The Officers have received many requests for clarification regarding rental agreements since March when the current COVID-19 issues started to come to the forefront and unfortunately, we are not able to answer the questions. The insurance carrier for the venue in question is in the best position to answer your questions.

Likewise, there is no benefit in contacting Shawn LaPalm as he is not in all likelihood, the Agent, Insurance Carrier or Broker for the particular venue.

Take care and stay safe

Katharine Smyth, President
Ontario Horticultural Association

Charles Freeman, Vice President
Ontario Horticultural Association