

MSBA Instant Risk Facility Users Portal Frequently Asked Questions by Facility Renters

Q: How do those renting space from a school get a quote from Instant Risk?

A: You can receive a quote using the MSBA portal msba.instantriskcoverage.com. You will be prompted to create an account and enter your required event details. Once you generate a quote, you can purchase your coverage directly from the portal website. Once purchased, your certificate of insurance will be accessible under “My Account,” a copy will be sent to your email and directly to the school division.

Q: What type of policy is needed for a rental?

A: For any event involving athletic or sporting activities, a **Sporting Event** or **Sporting Instructor/Coaching** policy is required.

For all other events or space rentals, a **Non-Sporting** policy may be selected. If your event includes multiple vendors (such as individuals or organizations providing food or merchandise, or performances), you may purchase a **Blanket Vendor** policy to cover all vendors. Please note, Blanket Vendor coverage applies to vendors only and does not provide coverage for the event itself. If coverage is needed for only one vendor – and not the entire event – an **Individual Vendor** policy can be purchased instead.

Q: How do I choose between “seasonal” and “hourly” sporting coverage?

A: If you operate a sports league or have a recurring rental throughout the season/school year, **“Sports League/Seasonal Coverage”** is typically the most cost-effective option. Hourly coverage is designed for one-time or short-term rentals and is billed by the hour, while seasonal coverage is offered at a flat rate and can cover a period of up to one year. Seasonal policies are single page policies, covering the entire period listed, while one-time policies are multiple pages for each individual date.



Q: The school cancelled my booking. How can I amend my insurance policy?

A: If your booking was cancelled and you require a refund or modification to your event date, please contact us at support@ircnow.com with your policy number before the policy's effective start time. Be sure to copy the school division's booking representative on your cancellation request.

Please note, this process does not apply to individual dates within seasonal policies, as they are not billed on an hourly basis.

Q: Am I required to add the school division as an "Additional Insured?"

A: With IRC policies, the school division is always listed as the First Named Insured and therefore entitled to full coverage. Because the school division is already included at this highest level of coverage, listing them separately as an Additional Insured is not required.

Q: How will School Divisions know that renters are purchasing the correct coverage for their event/activity?

A: Certificates of Insurance generated are automatically sent to the division and will include details of the rental i.e. activity, date/time, number of participants, and booking number if applicable.

Q: Is it possible to select multiple sports to take place at the same rental?

A: Under Event Type: select "Sporting Events (Hourly, League, Yearly)" then from the drop-down menu: select "Multi-Sport (non-contact)"

Q: Who qualifies as a "vendor"?

A: A vendor would be anyone offering a service like a photographer, food truck, craft stand at a market, etc. It does not include anything sport related.

Q: How can a renter correct an error or make a change after purchasing their insurance?

A: The IRC Support Team is always happy to help make changes. The user would just have to contact the support team at support@ircnow.com or call [+1 \(800\) 517-1390](tel:+18005171390) for support and revisions can be made.



Q: How can we determine the most cost effective option for multiple dates of use?

A: If renters ever have questions about their policy and what is most cost effective multi single dates vs seasonal, they may contact the Instant Risk support team at support@ircnow.com or call +1 (800) 517-1390 for support.

Q: Are the booking numbers required?

A: **If the division uses a Booking Number format, you may enter it in the portal,** The "?" will also provide prompts on the Booking Numbers it will accept to help the user. For divisions that do not use a booking number system, users may simply skip the question.

Q: Who can we reach out to if we need to change dates, supervisors, facility/school rented?

A: If renters have questions or require assistance at any point during the quoting or purchasing process **including** if they have purchased a policy that requires changes, they can contact Instant Risk Coverage directly to facilitate:

- Email: support@ircnow.com
- Phone: +1 (800) 517-1390

Q: When would you answer yes to ““If this is for a Corporation and/or Partnership, I agree that I have the authority to bind the Corporation and/or Partnership””?

A: This question is asking the applicant who is establishing the agreement under the name of a company to confirm that they have legal authority to enter into contracts on behalf said company. In other words, by signing or agreeing to this, they are representing that they are authorized by the company/organization to apply for and commit to this insurance coverage.

Q: How would we quote an event taking place including sporting and non-sporting activities through the portal, for example, a birthday party in which the main activity is soccer?

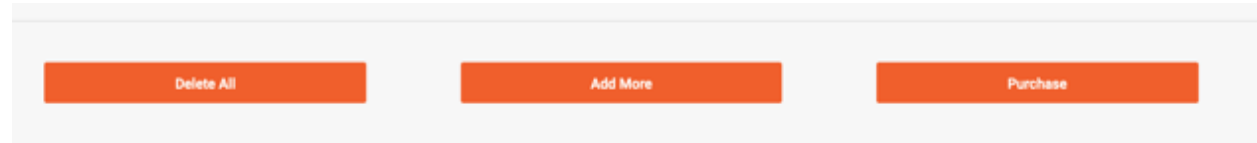
A: If there are non-sporting and sporting elements happening, they will need to purchase two policies - one for each event type.

For example, if they are outside or in a gymnasium playing soccer, they would need a sporting event policy. If the event then shifts to include food/cake/opening presents, they also need a non-sporting event policy e.g. birthday party, gathering. A common mistake in the portal is selecting "birthday party" under "non-sporting activities" for a room rental when sports are also planned. That selection alone does not cover any sporting activities. We have added this language to help with that:

If you are having a birthday party with a gym/pool or other space rental as well, please ensure to add one-time sporting coverage for the time you will be using the gym

If you are having a birthday party for example which has a gym / pool rental, as well as a birthday room rental you will require two policies. To accomplish this you would need to follow these steps:

1. Submit a room rental application containing the information for the room rental. This would be typically a birthday party application, but can vary if you are booking other event types other than a birthday party.
2. Once you have completed and submitted the application, you will be redirected to the review page, here you will be able to see the information for the submitted policy.
3. To add the sporting coverage to the application, you will scroll down on this page and click the "Add More" button



Delete All

Add More

Purchase

4. Complete an hourly sporting application for the sporting event that will be taking place
5. Once submitted you will be able to checkout as normal by scrolling to the bottom of the page and clicking the "Purchase" button.