

Insurance Portal Cheat Sheet – Room Rentals at KTPL


For booking insurance through Instant Risk Coverage (IRC)

Step-by-Step Instructions:

- Facility Information: Select either “King City Library Meeting Room”, “Nobleton Library Meeting Room”, or “Schomberg Library Meeting Room”
- Activity: Select “Room Rental”
 - Select “Meeting”
- Non-owned Automobile: Select “No”
- Type of Coverage: Select “Single Event”
- Alcohol or Cannabis: Select “No”
- Coverage Amount: Select \$2,000,000 (This is the only amount required by KTPL)
- Number of Attendees: See sample pricing
- Event Dates: Enter date(s) needed and time
- Event Duration:
 - Under 6 hours: hourly rate applies
 - 6+ hours: daily flat rate automatically applied (more cost-effective)

Sample Pricing (for \$2 Million Coverage):

Attendees	Hourly Rate	Daily Flat Rate (6+ hours)
1–25 people	\$5.09/hour	\$33.79
26–50 people	\$10.18/hour	\$67.58



 Note: These are approximate prices and may vary depending on the information entered on the form.

Additional Tips:

- Coverage over \$5 million is available, but KTPL only requires \$2 million.
- If you are booking more than 20 hours/year, an annual policy may be more cost-effective.
 - Example: \$305/year for 1–25 people at \$2M coverage.
- Booking multiple dates under 20 hours total? You can include them under one “Single Event” policy.
- Need to cancel or change a date? You can receive a refund or transfer coverage by contacting IRC.

Need Help?

IRC staff are happy to assist with questions or help you fill out the form correctly:

 Phone: 1-800-517-1390  Email: support@instantriskcoverage.com. For more information, visit: <https://instantriskcoverage.com>