

**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)  
AS OF MARCH 1ST 2026**

**COMMUNITY GARDENS**

**\$ 2,000,000 LIABILITY**

Organizing Group Policy for the Season	\$11.42
Individual Plot Policy for the Season (per 10x10 plot)	\$4.80

**\$ 5,000,000 LIABILITY**

Organizing Group Policy for the Season	\$14.40
Individual Plot Policy for the Season (per 10x10 plot)	\$6.72

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**Individual Vendor Rates**

**\$ 2,000,000 LIABILITY**

Tier 1 - (Non-Alcohol)

# OF DAYS	FLAT RATE
1	\$24.00
2	\$48.00
3	\$60.00
4	\$72.00
5	\$84.00
7	\$120.00
31	\$480.00
60	\$960.00
90	\$1,440.00
Annual Coverage	\$2,880.00

Tier 2 - Alcohol Vendors

# OF DAYS	FLAT RATE
1	\$204.00
2	\$228.00
3	\$240.00
4	\$252.00
5	\$264.00
7	\$336.00
31	\$864.00
60	\$1,728.00
90	\$3,456.00
Annual Coverage	\$3,840.00

Tier 3 - High Risk

# OF DAYS	FLAT RATE
1	\$244.80
2	\$480.00
3	\$657.60
4	\$864.00
5	\$960.00
7	\$1,440.00
31	\$3,360.00
Annual Coverage	<b>REFER TO IRC</b>

**\$ 5,000,000 LIABILITY**

Tier 1 - (Non-Alcohol)

# OF DAYS	FLAT RATE
1	\$36.00
2	\$72.00
3	\$99.00
4	\$118.80
5	\$138.60
7	\$180.00
31	\$720.00
60	\$1,440.00
90	\$2,160.00
Annual Coverage	\$4,320.00

Tier 2 - Alcohol Vendors

# OF DAYS	FLAT RATE
1	\$306.00
2	\$342.00
3	\$360.00
4	\$378.00
5	\$396.00
7	\$504.00
31	\$1,296.00
60	\$2,592.00
90	\$5,184.00
Annual Coverage	<b>REFER TO IRC</b>

Tier 3 - High Risk

# OF DAYS	FLAT RATE
1	\$276.83
2	\$518.40
3	\$748.80
4	\$960.00
5	\$1,248.00
7	\$1,440.00
31	\$1,632.00
Annual Coverage	<b>REFER TO IRC</b>

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**Blanket Multiple Vendor Activities**

**\$2,000,000 Liability**

<b>Number of Booths</b>	<b>Tier 1 - Cost Per Booth</b>	<b>Tier 2 - Cost Per Booth</b>	<b>Tier 3 - Cost Per Booth</b>
0 - 5 Booths	\$14.40	\$72.00	\$192.00
6 - 10 Booths	\$11.52	\$57.60	\$192.00
11 - 15 Booths	\$11.52	\$57.60	\$192.00
16 - 25 Booths	\$9.60	\$43.20	\$192.00
26 - 50 Booths	\$9.60	\$43.20	\$192.00
51 - 100 Booths	\$9.60	\$43.20	\$192.00
100 - 150 Booths	\$7.68	\$38.40	\$192.00
Over 150 Booths	<b>REFER TO IRC</b>	<b>REFER TO IRC</b>	<b>REFER TO IRC</b>

**\$5,000,000 Liability**

<b>Number of Booths</b>	<b>Tier 1 - Cost Per Booth</b>	<b>Tier 2 - Cost Per Booth</b>	<b>Tier 3 - Cost Per Booth</b>
0 - 5 Booths	\$24.00	\$11.04	\$288.00
6 - 10 Booths	\$17.28	\$86.40	\$288.00
11 - 15 Booths	\$17.28	\$86.40	\$288.00
16 - 25 Booths	\$14.40	\$67.20	\$288.00
26 - 50 Booths	\$14.40	\$67.20	\$288.00
51 - 100 Booths	\$14.40	\$67.20	\$288.00
100 - 150 Booths	\$11.52	\$62.40	\$288.00
Over 150 Booths	<b>REFER TO IRC</b>	<b>REFER TO IRC</b>	<b>REFER TO IRC</b>

Tier 1 - (Non-Food/Alcohol)  
Tier 2 - Food/Alcohol Vendors  
Tier 3 - High Risk

**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)  
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**ROOM RENTAL ACTIVITIES  
CLASS 1 EVENTS**

Anniversary Party, Antique Shows, Art Classes, Art Festivals, Art Shows, Auctions, Award Presentations, Baby Shower, Ballet or Other Classical Dance Shows, Banquets, Baptism, Baptism in Pool, Bar Mitzvah, Beauty Pageants, Birthday Party, Bridal Showers, Business Meetings, Business Parties, Catering Services, Campaign Fund Raisers, Celebration of Life, Charity Benefits, Charity Dance, Charity Auctions, Charity Sales, Charity Fundraiser Dinners, Children's Programming, Christening, Church Services, Classical Dance Shows, Community Barbecue, Community Garage Sale, Concert - Band Rehearsals, Concert - Choir, Concert - Classical, Concert - Cover Bands, Concert - Doo-Wop, Concert - Gospel, Concert - Jazz, Concert - Opera, Concert - Orchestra, Concert - Spiritual, Concert - Symphony, Consumer Shows, Conventions, Cooking Classes, Craft Shows, Co-Working Desk, Dance Parties, Debutante Balls, Demonstrations, Drag Shows, Dog Training, Educational Classes, Engagement Party, Festivals, Flower Shows, Funeral Service, Gathering, Garden Shows, Gardening, Graduations, Job Fair, Lectures, Luncheons, Meetings, Music Performers, Music Rehearsals, Open Door Events, Pageants, Photography Class, Photography Walk-Around, Product Demonstration, Poetry Readings, Quinceanera, Receptions, Recitals, Religious Assemblies, Seminars, Social Receptions, Speaking Engagements, Stag & Doe, Talent Shows, Trade Shows, Voter Registration, Webinar, Wedding Receptions, Weddings, Zentangle

**\$2,000,000 Liability**

# OF PARTICIPANTS PER DAY	RATE PER HOUR	RATE PER HOUR WITH ALCOHOL
Up to 50	\$3.00	\$6.00
51-75	\$6.00	\$9.00
76-150	\$7.51	\$22.50
151-250	\$12.12	\$45.00
251-500	\$22.50	\$48.00
501-800	\$30.00	\$54.00
801-1000	\$33.60	\$57.60
1001-3000	\$38.40	\$62.40
3000-5000	\$43.20	\$67.20
Over 5000	REFER TO IRC	REFER TO IRC

**\$5,000,000 Liability**

# OF PARTICIPANTS PER DAY	RATE PER HOUR	RATE PER HOUR WITH ALCOHOL
Up to 50	\$4.50	\$9.00
51-75	\$9.00	\$13.51
76-150	\$11.25	\$33.75
151-250	\$22.50	\$67.51
251-500	\$33.75	\$72.00
501-800	\$45.00	\$81.00
801-1000	\$50.40	\$86.40
1001-3000	\$76.88	\$192.19
3001-5000	\$288.10	\$720.24
Over 5000	REFER TO IRC	REFER TO IRC

**\$10,000,000 Liability**

# OF PARTICIPANTS PER DAY	RATE PER HOUR	RATE PER HOUR WITH ALCOHOL
Up to 50	REFER TO IRC	REFER TO IRC
51-75	REFER TO IRC	REFER TO IRC
76-150	REFER TO IRC	REFER TO IRC
151-250	REFER TO IRC	REFER TO IRC
251-500	REFER TO IRC	REFER TO IRC
501-800	REFER TO IRC	REFER TO IRC
801-1000	REFER TO IRC	REFER TO IRC
1001-3000	REFER TO IRC	REFER TO IRC
3001-5000	REFER TO IRC	REFER TO IRC
Over 5000	REFER TO IRC	REFER TO IRC

**CLASS 2 EVENTS**

Bazaars, Bingo Games, Block Party, Board Games, Card Games, Chess Tournaments, Comedy Shows, Concert - Classic Rock, Concert - Country, Computer Show, Fashion Shows, Farmers Market, Flea Market, Golf Tournaments, Ice Skating Shows, Math Tournament, Reunion, Salsa Show, Picnic, Math Tournament, Play Reading, Tap Dancing Show, Theatrical Practice, Theatrical Productions, Video Game Contests

**\$2,000,000 Liability**

# OF PARTICIPANTS PER DAY	RATE PER HOUR	RATE PER HOUR WITH ALCOHOL
Up to 25	\$1.50	\$31.50
26 - 50	\$2.26	\$32.16
51 - 100	\$4.50	\$39.00
101 - 200	\$15.00	\$60.00
201 - 300	\$30.00	\$90.00
301 - 400	\$60.00	\$150.00
401-600	\$90.00	\$210.00
601-800	\$150.00	\$330.00
801-1000	\$163.20	\$336.00
1001-3000	\$96.10	\$192.19
3001-5000	\$432.00	\$720.24
Over 5000	REFER TO IRC	REFER TO IRC

**\$5,000,000 Liability**

# OF PARTICIPANTS PER DAY	RATE PER HOUR	RATE PER HOUR WITH ALCOHOL
Up to 25	\$2.25	\$47.25
26 - 50	\$3.38	\$48.37
51 - 100	\$6.75	\$58.50
101 - 200	\$22.50	\$90.00
201 - 300	\$45.00	\$135.00
301 - 400	\$90.00	\$225.00
401-600	\$135.00	\$315.00
601-800	\$225.00	\$504.60
801-1000	\$240.00	\$528.00
1001-3000	\$192.10	\$269.07
3001-5000	\$720.24	\$864.29
Over 5000	REFER TO IRC	REFER TO IRC

**\$10,000,000 Liability**

# OF PARTICIPANTS PER DAY	RATE PER HOUR	RATE PER HOUR WITH ALCOHOL
Up to 25	REFER TO IRC	REFER TO IRC
26 - 50	REFER TO IRC	REFER TO IRC
51 - 100	REFER TO IRC	REFER TO IRC
101 - 200	REFER TO IRC	REFER TO IRC
201 - 300	REFER TO IRC	REFER TO IRC
301 - 400	REFER TO IRC	REFER TO IRC
401-600	REFER TO IRC	REFER TO IRC
601-800	REFER TO IRC	REFER TO IRC
801-1000	REFER TO IRC	REFER TO IRC
1001-3000	REFER TO IRC	REFER TO IRC
3001-5000	REFER TO IRC	REFER TO IRC
Over 5000	REFER TO IRC	REFER TO IRC



**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)  
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**PARADES/PROCESSIONS**

**RATE PER GROUP (NOT PER PERSON)**

<b>PARADES</b>	<b>\$2,000,000</b>	<b>\$5,000,000</b>
Parade Organizer > 10,000	\$ 240.00	\$ 432.00
Parade Organizer 10,001-30,000	\$ 276.00	\$ 496.80
Parade Organizer 30,001-50,000	\$ 312.00	\$ 561.60
Parade Organizer 50,001 <	<b>REFER TO IRC</b>	<b>REFER TO IRC</b>
Single Parade Walker	\$ 6.80	\$ 13.60
Parade Walking Groups	\$ 21.60	\$ 43.20
Parade Walking Bands	\$ 21.60	\$ 43.20
Parade Bicycle Group	\$ 24.00	\$ 48.00
Parade Floats (Non-Profit)	\$ 25.92	\$ 51.84
Parade Floats (Profit)	\$ 86.40	\$ 129.60
Parade Bands on Floats	\$ 21.60	\$ 43.20
Parade Cars	\$ 25.92	\$ 51.84
Parade Horse Riders	\$ 192.00	\$ 384.00
Parade Horse Carriages	\$ 192.00	\$ 384.00
<b>PROCESSIONS</b>	<b>\$2,000,000</b>	<b>\$5,000,000</b>
Organizer Main Charge	\$ 144.00	\$ 240.00
Funeral	\$ 21.60	\$ 34.56
Non-Profit & Educational	\$ 86.40	\$ 129.60
Religious Groups	\$ 172.80	\$ 259.20
All Others	\$ 216.00	\$ 345.60

INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)  
AS OF MARCH 1ST 2026

INSTRUCTOR HOURLY

Category A - LOW RISK - \$ 2,000,000 LIABILITY

Aqua-fit, Backpacking, Badminton, Baton Twirling, Bocce Ball, Burncock, Cornhole, Children's Programming, Croquet, Darts, Frisbee, Hacky Sack, Hiking, Horse Shoes, Juggling, Lawn Bowling, Mini Golf, Paddle Ball, Pickleball, Shuffleboard, Skipping Rope, Snowshoeing, Table Tennis, Tennis, Walk-a-Thon, Yoga

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.24
26 - 50	\$6.48
51 - 75	\$9.72
76 - 100	\$12.96
101 - 250	\$14.40
251 - 500	\$16.32
500+	REFER TO TOURNAMENT RATES

Category A - LOW RISK - \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$4.38
26 - 50	\$8.75
51 - 75	\$13.13
76 - 100	\$17.50
101 - 250	\$21.60
251 - 500	\$24.48
500+	REFER TO TOURNAMENT RATES

Category B - MEDIUM RISK - \$ 2,000,000 LIABILITY

Ski 10ks, Aerobics, Archery, Baseball, Basketball, Broomball, Chess/reading, Cricket, Cross Country, Cross Country Skiing, Curling, Dance Class, Dance Competitions, Dance Lessons, Dance Practice, Dodgeball, Dry Land Training, Eccentrics, Fishing, Fitness Class, Flag Football, Golf, Handball, Half Marathons, Kickball, Lawn Darts, Marching Band Competition, Marching Band Practice, Minds in Motion, Net Ball, Nerf Guns, Nordic Walk, Pilates, Qi Gong, Racquetball, Rollerblading, Soccer, Spas, Tai Chi, T-Ball, Track & Field, Touch Football, Touch Rugby, Ultimate Frisbee, Volleyball, Weight Training, Zumba

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.78
26 - 50	\$7.56
51 - 75	\$11.35
76 - 100	\$15.12
101 - 250	\$24.00
251 - 500	\$33.60
500+	REFER TO TOURNAMENT RATES

Category B - MEDIUM RISK - \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.11
26 - 50	\$10.21
51 - 75	\$15.32
76 - 100	\$20.41
101 - 250	\$36.00
251 - 500	\$50.40
500+	REFER TO TOURNAMENT RATES

Category C - HIGH RISK (NON CONTACT) - \$ 2,000,000 LIABILITY

3 v 3 Hockey, Ball Hockey, Cycling, Field Hockey, Figure Skating, Floor Hockey, Hockey Power Drills, Hockey Speed Drills, Ice Hockey, Ice Skating, Ice Tennis, In-line Skating, Indoor Rock Wall, Lacrosse, Mountain Biking, Old Timer Hockey, Pick-up Hockey, Ringette, Roller Derby, Roller Hockey, Roller Skating, Roller Derby, Public Skate Sledge Hockey, Soccer, Skateboarding, Speed Skating

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.89
26 - 50	\$7.97
51 - 75	\$18.14
76 - 100	\$36.29
101 - 150	\$72.58
150+	REFER TO TOURNAMENT RATES

Category C - HIGH RISK (NON CONTACT) - \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.84
26 - 50	\$11.66
51 - 75	\$27.22
76 - 100	\$54.43
101 - 150	\$72.58
150+	REFER TO TOURNAMENT RATES

Category C - HIGH RISK (CONTACT) - \$ 2,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.89
26 - 50	\$7.97
51 - 75	\$18.14
76 - 100	\$36.29
101 - 150	\$72.58
150+	REFER TO TOURNAMENT RATES

Category C - HIGH RISK (CONTACT) - \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.84
26 - 50	\$11.66
51 - 75	\$27.22
76 - 100	\$54.43
101 - 150	\$72.58
150+	REFER TO TOURNAMENT RATES

MARTIAL ARTS (SOFT TOUCH) - HIGH RISK - \$ 2,000,000 LIABILITY

Soft Touch Martial Arts

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$8.06
26 - 50	\$16.13
51 - 75	\$32.19
76 - 100	\$32.26
100+	REFER TO IRC

MARTIAL ARTS (SOFT TOUCH) - HIGH RISK - \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$12.10
26 - 50	\$24.19
51 - 75	\$36.29
76 - 100	\$48.38
100+	REFER TO IRC

WATER SPORTS - HIGH RISK - \$ 2,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
1 - 50	\$5.76
51 - 100	\$11.52
101 - 200	\$17.28
201 - 400	\$23.04
400+	REFER TO IRC

WATER SPORTS - HIGH RISK - \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER HOUR
1 - 50	\$8.64
51 - 100	\$17.28
101 - 200	\$25.92
201 - 400	\$34.56
400+	REFER TO IRC

WATER SPORTS WITH SLIDE - HIGH RISK - \$ 5,000,000 LIABILITY

Swimming with Waterslide

# OF PARTICIPANTS	RATE PER HOUR
1 - 50	\$8.64
51 - 100	\$17.28
101 - 200	\$25.92
201 - 400	\$34.56
400+	REFER TO IRC

Note: Any sport activity not listed, refer to IRC for approval and rates

ABSOLUTE EXCLUDED SPORT ACTIVITIES

BOXING, KICKBOXING, MOTORCROSS, RUGBY, ULTIMATE FIGHTING OR ANY SPORT ACTIVITY NOT LISTED

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**INSTRUCTORS YEARLY**

**CATEGORY A - LOW RISK SPORT - \$ 2,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$81.00</b>

**CATEGORY A - LOW RISK SPORT - \$ 5,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$109.35</b>

**CATEGORY B - MEDIUM RISK SPORT - \$ 2,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$135.00</b>

**CATEGORY B - MEDIUM RISK SPORT - \$ 5,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$159.84</b>

**CATEGORY C - HOCKEY (NON CONTACT) - \$ 5,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$159.84</b>

**CATEGORY C - LACROSSE (NON CONTACT) - \$ 5,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$159.84</b>

**ALL OTHER CATEGORY C - HIGH RISK SPORT (NON CONTACT) LEAGUES - \$5,000,000**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$159.84</b>

**INSTRUCTORS YEARLY**

**CONTACT**

**CATEGORY C - HOCKEY INSTRUCTORS (CONTACT) - \$5,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$159.84</b>

**CATEGORY C - LACROSSE INSTRUCTORS (CONTACT) - \$5,000,000 LIABILITY**

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	<b>\$159.84</b>

INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees) AS OF MARCH 1ST 2025	
<b>SPORT ACTIVITIES</b>	
Category A - LOW RISK - \$ 2,000,000 LIABILITY Aqua-Fit, Backpacking, Badminton, Baton Twirling, Bocce Ball, Bunnock, Canoeing, Circuit's Programming, Croquet, Darts, Fribree, Hockey Sack, Hiking, Horse Shows, Juggling, Lawn Bowling, Mini Golf, Paddle Ball, Pickleball, Shuffleboard, Snapping Rings, Snowblowing, Table Tennis, Tennis, Wakeboard, Yoga	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.24
26 - 50	\$6.48
51 - 75	\$9.72
76 - 100	\$12.96
101 - 250	\$14.40
251 - 500	\$16.32
500+	REFER TO TOURNAMENT RATES
Category A - LOW RISK - \$ 5,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$4.50
26 - 50	\$8.75
51 - 75	\$13.13
76 - 100	\$17.50
101 - 250	\$21.60
251 - 500	\$24.48
500+	REFER TO TOURNAMENT RATES
Category A - LOW RISK - \$ 10,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	REFER TO IRC
26 - 50	REFER TO IRC
51 - 75	REFER TO IRC
76 - 100	REFER TO IRC
101 - 250	REFER TO IRC
251 - 500	REFER TO IRC
500+	REFER TO IRC
Category B - MEDIUM RISK - \$ 2,000,000 LIABILITY Bike, 10ks, Aerobics, Archery, Baseball, Basketball, Bowfishing, Cheerleading, Cricket, Cross Country, Cross Country Skiing, Curling, Dance Class, Dance Competitions, Dance Lessons, Dance Practice, Dodgeball, Dry Land Training, E-scooter, Fishing, Fitness Class, Flag Football, Golf - Handicap, Half Marathons, Kickball, Lawn Bowling, Mini Golf, Pickleball, Shuffleboard, Snapping Rings, Snowblowing, Table Tennis, Tennis, Wakeboard, Yoga	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.78
26 - 50	\$7.56
51 - 75	\$11.35
76 - 100	\$15.12
101 - 250	\$24.00
251 - 500	\$33.60
500+	REFER TO TOURNAMENT RATES
Category B - MEDIUM RISK - \$ 5,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.11
26 - 50	\$10.21
51 - 75	\$15.32
76 - 100	\$20.41
101 - 250	\$30.00
251 - 500	\$39.60
500+	REFER TO TOURNAMENT RATES
Category B - MEDIUM RISK - \$ 10,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	REFER TO IRC
26 - 50	REFER TO IRC
51 - 75	REFER TO IRC
76 - 100	REFER TO IRC
101 - 250	REFER TO IRC
251 - 500	REFER TO IRC
500+	REFER TO IRC
Category C - HIGH RISK (NON CONTACT) - \$ 2,000,000 LIABILITY 3 v 3 Hockey, Ball Hockey, Bubble Soccer, Cycling, Field Hockey, Figure Skating, Floor Hockey, Hockey Power Drills, Hockey Speed Drills, Ice Hockey, Ice Skating, Ice Tennis, In-line Skating, Indoor Rock Wall, Lacrosse, Mountain Biking, Kabaddi, Old Time Hockey, Pick-up Hockey, Ringette, Roller Derby, Roller Hockey, Roller Skating, Roller Derby, Public Skate Sledge Hockey, Soccer, Skateboarding, Speed Skating	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.89
26 - 50	\$7.78
51 - 100	\$11.14
101 - 200	\$16.23
200+	REFER TO TOURNAMENT RATES
Category C - HIGH RISK (NON CONTACT) - \$ 5,000,000 LIABILITY 3 v 3 Hockey, Ball Hockey, Bubble Soccer, Cycling, Field Hockey, Figure Skating, Floor Hockey, Hockey Power Drills, Hockey Speed Drills, Ice Hockey, Ice Skating, Ice Tennis, In-line Skating, Indoor Rock Wall, Lacrosse, Mountain Biking, Kabaddi, Old Time Hockey, Pick-up Hockey, Ringette, Roller Derby, Roller Hockey, Roller Skating, Roller Derby, Public Skate Sledge Hockey, Soccer, Skateboarding, Speed Skating	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.84
26 - 50	\$11.68
51 - 100	\$17.23
101 - 200	\$25.43
200+	REFER TO TOURNAMENT RATES
Category C - HIGH RISK (NON CONTACT) - \$ 10,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	REFER TO IRC
26 - 50	REFER TO IRC
51 - 100	REFER TO IRC
101 - 200	REFER TO IRC
200+	REFER TO IRC
Category C - HIGH RISK (CONTACT) - \$ 2,000,000 LIABILITY Ball Hockey Contact, Field Hockey Contact, Floor Hockey Contact, Ice Hockey Contact, Roller Derby Contact, Sledge Hockey Contact, Quidditch	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.89
26 - 50	\$7.78
51 - 100	\$11.14
101 - 200	\$16.23
200+	REFER TO TOURNAMENT RATES
Category C - HIGH RISK (CONTACT) - \$ 5,000,000 LIABILITY Ball Hockey Contact, Field Hockey Contact, Floor Hockey Contact, Ice Hockey Contact, Roller Derby Contact, Sledge Hockey Contact, Quidditch	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.84
26 - 50	\$11.68
51 - 100	\$17.22
101 - 200	\$25.43
200+	REFER TO TOURNAMENT RATES
Category C - HIGH RISK (CONTACT) - \$ 10,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	REFER TO IRC
26 - 50	REFER TO IRC
51 - 100	REFER TO IRC
101 - 200	REFER TO IRC
200+	REFER TO IRC
MARTIAL ARTS (SOFT TOUCH) - HIGH RISK - \$ 2,000,000 LIABILITY Soft Touch Martial Arts	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.06
26 - 50	\$10.17
51 - 100	\$15.19
101 - 200	\$22.28
200+	REFER TO IRC
MARTIAL ARTS (SOFT TOUCH) - HIGH RISK - \$ 5,000,000 LIABILITY Soft Touch Martial Arts	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$12.10
26 - 50	\$24.19
51 - 100	\$36.29
101 - 200	\$54.38
200+	REFER TO IRC
WATER SPORTS - HIGH RISK - \$ 2,000,000 LIABILITY Canoeing, Kayaking, Paddle Boarding, Swimming, Swimming Meet, Swimming with WaterSlide, Water Aerobics, Water Polo, Water Zumba	
# OF PARTICIPANTS	RATE PER HOUR
1 - 50	\$5.76
51 - 100	\$11.52
101 - 200	\$17.28
201 - 400	\$23.04
400+	REFER TO IRC
WATER SPORTS - HIGH RISK - \$ 5,000,000 LIABILITY	
# OF PARTICIPANTS	RATE PER HOUR
1 - 50	\$8.64
51 - 100	\$17.28
101 - 200	\$25.92
201 - 400	\$34.56
400+	REFER TO IRC
WATER SPORTS WITH SLIDE - HIGH RISK - \$ 5,000,000 LIABILITY Swimming with WaterSlide	
# OF PARTICIPANTS	RATE PER HOUR
1 - 50	\$8.64
51 - 100	\$17.28
101 - 200	\$25.92
201 - 400	\$34.56
400+	REFER TO IRC
Note: Any sport activity not listed, refer to IRC for approval and rates.	
ABSOLUTE EXCLUDED SPORT ACTIVITIES BOXING, KICKBOXING, MOTORCROSS, RUGBY, ULTIMATE FIGHTING OR ANY SPORT ACTIVITY NOT LISTED	

**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)  
AS OF MARCH 1ST 2026**

**SPORT TOURNAMENTS - 1 - 7 DAYS INCLUDED**

**CATEGORY A - LOW RISK TOURNAMENTS - \$2,000,000 LIABILITY**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$6.13
11 to 50	\$6.48
51 - 100	\$7.20
100+	REFER TO IRC

**CATEGORY A - LOW RISK TOURNAMENTS - \$5,000,000 LIABILITY**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$9.20
11 to 50	\$9.72
51 - 100	\$10.80
100+	REFER TO IRC

**CATEGORY B - MEDIUM RISK TOURNAMENTS - \$2,000,000 LIABILITY  
PLUS FIELD HOCKEY, SOCCER**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$8.43
11 to 50	\$8.43
51 - 100	\$14.33
100+	REFER TO IRC

**CATEGORY B - MEDIUM RISK TOURNAMENTS - \$5,000,000 LIABILITY  
PLUS FIELD HOCKEY, SOCCER**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$12.64
11 to 50	\$12.64
51 - 100	\$21.49
100+	REFER TO IRC

**CATEGORY C - HIGH RISK TOURNAMENTS (EXCLUDING THOSE LISTED BELOW)  
\$ 2,000,000 LIABILITY  
NON CONTACT ONLY**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$16.32
11 to 50	\$16.32
51 - 100	\$26.88
100+	REFER TO IRC

**CATEGORY C - ICE HOCKEY, FLOOR HOCKEY, BALL HOCKEY AND LACROSSE TOURNAMENTS – \$ 2,000,000 LIABILITY  
NON CONTACT ONLY**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$21.12
11 to 50	\$21.12
51 - 100	\$31.68
100+	REFER TO IRC

**CONTACT**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$25.92
11 to 50	\$25.92
51 - 100	\$36.48
100+	REFER TO IRC

**CATEGORY C - HIGH RISK TOURNAMENTS (EXCLUDING THOSE LISTED BELOW)  
\$ 5,000,000 LIABILITY  
NON CONTACT ONLY**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$24.48
11 to 50	\$24.48
51 - 100	\$40.32
100+	REFER TO IRC

**CATEGORY C - ICE HOCKEY, FLOOR HOCKEY, BALL HOCKEY AND LACROSSE TOURNAMENTS – \$ 5,000,000 LIABILITY  
NON CONTACT ONLY**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$31.68
11 to 50	\$31.68
51 - 100	\$47.52
100+	REFER TO IRC

**CONTACT**

# OF TEAMS (Up to 25 per Team)	RATE PER TEAM
1 to 10	\$38.88
11 to 50	\$38.88
51 - 100	\$54.72
100+	REFER TO IRC



**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)  
AS OF MARCH 1ST 2026**

**SPORT CAMPS AND/OR SPORT SCHOOLS**

**ALL CATEGORY A AND B (LOW AND MEDIUM RISK) CAMPS  
\$ 2,000,000 LIABILITY**

Cost per player	\$1.90
Minimum number of players	125
Minimum Cost	\$237.60

**\$ 5,000,000 LIABILITY**

Cost per player	\$2.85
Minimum number of players	125
Minimum Cost	\$180.48

**ALL CLASS C - HIGH RISK SPORTS (EXCLUDING ICE HOCKEY)  
\$2,000,000 LIABILITY**

Cost per player	\$4.75
Minimum number of players	70
Minimum Cost	\$333.12

**\$5,000,000 LIABILITY**

Cost per player	\$7.13
Minimum number of players	70
Minimum Cost	\$499.20

**HOCKEY SCHOOLS AND CAMPS  
\$ 2,000,000 LIABILITY  
NON CONTACT**

Cost per player	\$4.75
Minimum number of players	70
Minimum Cost	\$332.64

**CONTROLLED CONTACT**

Cost per player	\$8.19
Minimum number of players	70
Minimum Cost	\$574.08

**\$ 5,000,000 LIABILITY  
NON CONTACT**

Cost per player	\$7.13
Minimum number of players	70
Minimum Cost	\$356.40

**CONTROLLED CONTACT**

Cost per player	\$10.69
Minimum number of players	70
Minimum Cost	\$748.80

**OVERNIGHT CAMPS ADDITIONAL \$1.00 PER PLAYER**