



January 2023

Facility Permit Insurance Requirements

LOW RISK SPORTS - TWO MILLION (\$2,000,000) MINIMUM INSURANCE LIMIT

- Aerobics
- Badminton
- Baton Twirling
- Bocce Ball
- Breakdancing
- Dog Training (obedience only)
- Fitness Classes
- Hacky Sack
- Hiking (maintained Trail)
- Horseshoes
- In-line Skating
- Juggling
- Lawn Bowling
- Mini Golf
- Nordic Walk (maintained Trail)
- Paddle Ball
- Shuffleboard
- Skipping Rope
- Table Tennis
- Tennis
- Walk-A-Thon
- Yoga
- Zumba

MEDIUM RISK SPORTS - TWO MILLION (\$2,000,000) MINIMUM INSURANCE LIMIT

- Aquafit
- Baseball
- Basketball
- Broomball
- Cheerleading
- Cricket
- Croquet
- Cross Country
- Curling
- Dance Competitions
- Dance Lessons
- Dance Practices
- Dodgeball
- Dryland Training
- Field Hockey
- Figure/Dance Skating
- Flag Football (non-contact)
- Frisbee
- Golf
- Handball
- Hiking (Non-maintained Trail)
- Marching Band Practice
- Marching Competitions
- Net Ball
- Nordic Walk (Non-maintained Trail)
- Pickleball
- Quidditch
- Racquetball
- Rock Climbing
- Roller Skating(indoor)
- Slo-pitch
- Snowshoeing
- Soccer
- Softball
- Squash
- Tai Chi
- T-Ball
- Touch Football (non-contact)
- Touch Rugby (no scrums)
- Track & Field
- Ultimate Frisbee
- Volleyball
- Water Aerobics
- Water Polo
- Weight Training

HIGH RISK SPORTS - FIVE MILLION (\$5,000,000) MINIMUM INSURANCE LIMIT

- Ball Hockey (non-contact)
- Bike-A-Thon & Cycling (roadways)
- BMX Bicycling
- Bubble Soccer
- Canoe Safety Testing
- Hockey Power Drills
- Hockey Speed Drills
- Ice Hockey (non-contact)
- Ice Hockey Camps
- Ice Hockey Schools
- Old Timer Hockey
- Paddle Boarding
- Parties
- Pick-up Hockey
- Ringette
- Skateboarding
- Skating (Public)
- Skiing (no racing/ jumps/tricks)
- Sledge Hockey
- Snowboarding (no racing/ jumps/tricks)

- Diving
- Floor Hockey (non-contact)
- Floor Hockey (non-contact)
- Gymnastic Birthday
- Gymnastics
- Kayaking
- Lacrosse (non-contact)
- Marathons
- Martial Arts (Soft Touch only)
- Mountain Biking
- Roller Derby's
- Roller Hockey
- Roller Skating (Outdoors)
- Rugby (non-contact)
- Scuba Diving (pool only)
- Speed Skating (Long Blades)
- Summer Hockey Clubs, Leagues, and Schools
- Swimming

HIGH RISK ORGANIZED NATIONAL/PROVINCIAL SPORT LEAGUES - TEN MILLION (\$10,000,000) MINIMUM INSURANCE LIMIT

- Boxing
- Football (contact)
- Gymnastics
- Hockey (contact - CHA)
- Lacrosse (contact)
- Martial Arts (contact)
- Rugby (contact)

NOTE:

- Any sport that has the use of an inflatable will be required to provide additional coverage and proof of limits of insurance for these items.
- Any sport that has Vendors will be required to provide proof of insurance for those vendors on the mandatory COI form with proof of "Blanket Vendor" coverage. A "Vendor" is as any person, partnership, or corporation (for-profit or not-for-profit) providing any goods, services or presence before, during, or at the end of the sporting activities regardless of dollar value.
- [Confirmation of Liquor Liability](#) is required for any sporting activities where liquor is served (whether gifted or sold).

NON-SPORTING ACTIVITIES (THAT IS NOT CLASSIFIED BY THE MUNICIPALITY AS A PUBLIC EVENT) - TWO MILLION (\$2,000,000) MINIMUM ISURANCE LIMIT

Gatherings & Socials (no inflatables) under 1,000 attendance, which include the following:

- Anniversary Party
- Art Show & Exhibit
- Award Banquet
- Baby Shower
- Baptism
- Bar Mitzvah
- Birthday Party
- Board Games
- Bridal Shower
- Christening
- Classroom Instruction
- Cooking Classes
- Craft Classes
- Educational Classes
- Engagement Party
- Graduations
- Kiosk, Booth, Concessions
- Meetings
- Photography
- Receptions
- Religious Services
- Reunions
- Speaking Engagements
- Stag and Does
- Stags
- Talent Shows
- Wedding Ceremony
- **Farmers Markets**

- **Movie Shoots and Filming with Budgets Under \$15,000.** (Excludes Pyrotechnics, Car Chases, and, Stunts)
- **Musicians, Music Groups, Bands, and Individual Performers**
- **Processions**
- **Parades** – Individual participants in the event which is organized by the Town
- **Parks Regular Events** – i.e.: Picnics, With No Activities for Inflatables, Animal Rides, Dunk Tank, 3D Simulator, Batting Cages, and Fireworks/Pyrotechnics
- **Theater Events and Performances**

NOTE:

- Should any of the above event/activities have additional risk such as; inflatables, animal rides, petting zoo, dunk tank, 3D-simulator, batting cages, and/or fireworks/pyrotechnics, you **may be required** to carry higher limits of insurance at the Town’s discretion.
- Any non-sport that has vendors will be required to provide proof of insurance for those vendors on the mandatory COI form, providing proof of “Blanket Vendor” coverage. A “Vendor” is defined as any person, partnership, or corporation (for-profit or not-for-profit) providing any goods, services or presence before, during, or at the end of the sporting activities regardless of dollar value.
- [Confirmation of Liquor Liability](#) is required for any events, activities, or sporting activities where liquor is served (whether gifted or sold).

PUBLIC EVENTS - FIVE MILLION (\$5,000,000) MINIMUM INSURANCE LIMIT OR TEN MILLION (\$10,000,000) MINIMUM INSURANCE LIMIT AS DETERMINED BY THE TOWN.

A public event is any event open to the general public. Includes but is not limited to exhibitions, expositions, fairs, festivals, entertainment, cause-related, fundraising, and leisure events. This includes an event that is a one-time or periodic, free or ticketed, cultural, charitable or cause-related, and conducted for the purpose of attracting revenue, support, awareness, or for entertainment purposes for the general public.

NOTE:

- [Confirmation of Liquor Liability](#) is required for any Public Event where liquor is served (whether gifted or sold).
- If the above has vendors, the Event Organizer must provide proof of insurance on the Town’s mandatory Certificate of Insurance (COI), with “Blanket Vendor” coverage. Blanket Vendor Coverage includes the event organizer and all participating vendors as insured for their service, product, activity, or presence. A “Vendor” is defined as any business entity providing any goods, services or presence before, during or at the end of the sporting activities regardless of dollar value

The Town reserves the right to request higher limits of Insurance or otherwise alter the types of coverage requirements as the Town may reasonable require from time to time. Please contact the Insurance & Risk Management Division if you have any questions about the liability limit requirements.

If the Facility User does not possess adequate liability insurance coverage it may be available through the [Facility User Group Program](#)