

BROKER CONTACT INFORMATION

Please direct any applications, as well as any questions you have on coverages, exclusions, or rates to the Insurance Broker indicated below.

Armour Insurance Brokers Ltd.

Direct Contacts:

Jasmeet Kaur	Contact#: 905-452-5127 ext. 263 Email: Jasmeet@armour-insurance.com
Raj Iyer	Contact#: 905-452-5127 ext. 255 Email: Raj@armour-insurance.com

RATING SHEET TABLE OF CONTENTS

Non-sporting Events (meetings, Parties, Dances, Private events)	Page 01
Sport Activities (hourly rates based on number of participants).....	Page 02-03
Sport Leagues (unlimited play per season including Tournaments)	Page 04
Sport Tournaments (Tournaments not associated with league play bookings).	Page 04-05
Sport Camps	Page 06
Park Events	Page 06
Public & Private Events/Festivals (with Blanket Vendor Coverage)	Page 07
Individual Vendors, Kiosk, Concessions	Page 08
Theatre (staging, practices, performances).....	Page 09
Musicians, Groups, Bands	Page 09
Library Events (on library grounds & facilitated by the library staff).....	Page 11

FACILITY USER RATING GUIDE (Not including tax)

AS OF JANUARY 2019

NON SPORTING EVENTS (other than events held in open area parks)

MEETINGS, SEMINARS, WORKSHOPS, SENIOR MEETINGS, CHESS CLUBS, BINGO, KENO, COOKING CLASSES, WEIGHT LOSS CLINICS, CHURCH, MASS, PRAYER MEETINGS, CHOIR PRACTICE
(Other than Listed Below)

# OF PEOPLE	RATING	\$2,000,000 LIMIT	\$5,000,000 LIMIT
UP TO 100	per hour	\$1.00	\$1.50
101 TO 250	per hour	\$2.00	\$3.00
251 TO 500	per hour	\$5.00	\$7.50
501 +	per hour	\$10.00	\$15.00

PRIVATE EVENTS (other than events held in open area parks/streets) - \$2,000,000 LIMIT

- CHILD / ADULT BIRTHDAY PARTIES, BABY & BRIDAL SHOWERS, BAPTISMS, FUNERALS - NO ALCOHOL SERVED (UP TO 75 PEOPLE), SOCIALS & RECEPTIONS (EXCLUDING DANCES, WEDDINGS, BACHELOR/BACHELORETTE, STAG & DOE) OVER 75 PEOPLE, PLEASE USE THE RATES BELOW BASED ON NUMBER OF PEOPLE

*with alcohol book under dances, weddings, and reception	\$2.50	per hour
Maximum Charge	\$18.00	per event per day- for rentals 8 hours and under

If Sport event tied to this private event add the above rate to the sport rate but only for the rental time allocated

OTHER EVENTS NOT INCLUDED ABOVE

DANCES, WEDDINGS, BACHELOR/BACHELORETTE, STAG & DOE PARTIES, ETC.
(NO RAVES OR ALL NIGHT PARTIES)

Note: Beer Gardens are excluded. Refer to WHI for separate quote. FLAT FEE PER EVENT

# OF PEOPLE	NO ALCOHOL	ALCOHOL IF USING LICENCED CATEROR \$2,000,000 LIMIT	ALCHOHOL USING LICENCED CATEROR \$5,000,000 LIMIT	ALCOHOL IF ORGANIZER SERVING \$2,000,000 LIMIT	ALCOHOL IF ORGANIZER SERVING \$5,000,000 LIMIT
UP TO 50	\$10.00	\$20.00	\$40.00	\$100.00	\$200.00
51 TO 75	\$20.00	\$30.00	\$60.00	\$125.00	\$150.00
76 TO 150	\$25.00	\$75.00	\$150.00	\$150.00	\$300.00
151 - 250	\$50.00	\$150.00	\$300.00	\$250.00	\$500.00
251 to 500	\$75.00	\$160.00	\$420.00	\$350.00	\$700.00
501 to 800	\$100.00	\$180.00	\$360.00	\$425.00	\$850.00
OVER 801	REFER TO WHI	REFER TO WHI	REFER TO WHI	REFER TO WHI	REFER TO WHI

KITCHEN RENTAL ONLY - \$ 2,000,000 LIABILITY

NUMBER OF HOURS/DAYS RENTING	RATE	\$2,000,000 LIABILITY	\$5,000,000 LIABILITY
1 TO 2 HOURS	Flat	\$16.00	\$22.50
3 HOURS	Flat	\$24.00	\$36.00
4 HOURS	Flat	\$32.00	\$48.00
1 DAY	Flat	\$50.00	\$75.00
2 DAYS	Flat	\$75.00	\$112.50
3-4 DAYS	Flat	\$100.00	\$150.00

ADDITIONAL INFORMATION

ANY PART OF AN HOUR IS TO BE CHARGED THE FULL HOURLY RATE (i.e. If event is 1 ½ hours charge for 2 full hours)

ALCOHOL : A COPY OF THE LIQUOR LICENSE MUST BE ON FILE WITH THE TOWN, AND THE LIQUOR LICENSE NUMBER MUST BE PROVIDED TO THE INSURANCE COMPANY. SMART SERVE IS REQUIRED

**FACILITY USER RATING GUIDE (Not including tax)
AS OF JANUARY 2019**

SPORT ACTIVITIES

LOW RISK – \$ 2,000,000 LIABILITY

BADMINTON, TENNIS, HORSE SHOES, BATON TWIRLING, INDOOR/OUTDOOR MINI GOLF, SHUFFLE BOARD, LAWN BOWLING, WALK-A-THON, TABLE TENNIS, BOCCE, PADDLE BALL, HACKY SACK, SKIPPING ROPE

# OF PARTICIPANTS	RATE PER HOUR
0-25	\$0.70
26-50	\$1.40
51-75	\$2.10
76-100	\$2.80
101-250	\$4.20
251-500	\$5.60
500+	\$7.00

MEDIUM RISK – \$ 2,000,000 LIABILITY

BASEBALL/SLO-PITCH, BASKETBALL, SOCCER, SOFTBALL, TRACK & FIELD, VOLLEYBALL, SWIMMING, FIGURE SKATING, RACQUET BALL, HANDBALL SQUASH, YOGA/FITNESS, ZUMBA, TOUCH FOOTBALL, FLAG FOOTBALL, SKATING, T-BALL, FIELD HOCKEY, TAI CHI, DRY LAND TRAINING, PICKLEBALL, ULTIMATE FRISBEE, FRISBEE, DANCING, DANCE PRACTICE, DODGE BALL, HOCKEY POWER SKATING, HOCKEY SPEED SKATING DRILLS, BROOMBALL, BREAKDANCING,, NET BALL, CRICKET, CROQUET, CURLING, DARTS, AEROBICS, AQUAFIT, PADDLE BOAT, ROLLER SKATING (INDOOR), HIKING, SNOWSHOEING, and QUIDDITCH

# OF PARTICIPANTS	RATE PER HOUR
0-25	\$1.40
26-50	\$2.80
51-75	\$4.20
76-100	\$5.60
101-250	\$7.50
251-500	\$9.00
500 +	\$15.00

HIGH RISK – \$ 5,000,000 LIABILITY

ICE HOCKEY (NON-CONTACT), BALL HOCKEY (NON-CONTACT), LACROSSE (NON-CONTACT), SOFT TOUCH MARTIAL ARTS, FLOOR HOCKEY, ROLLER HOCKEY, RINGETTE, SCUBA DIVING, SLEDGE HOCKEY, CANOEING, CANOE SAFETY TESTING (POOL ONLY), WATER POLO, KAYAKING, DRAGON BOAT RACES, SPEED SKATING (LONG BLADES), MARATHON, BIKE-A-THON//CYLING EVENTS (WITH ROAD CLOSURES), IN-LINE SKATING, RAFTING, SEADOO, SAIL BOATS, PADDLE BOARD, ROLLER SKATING (OUTDOORS), MOUNTAIN BIKING, NON-RACING SKING & SNOWBOARDING, (EXCLUDING FACILITIES WITH CAPABILITIES FOR JUMPS & TRICKS)

# OF PARTICIPANTS	RATE PER HOUR
0-25	\$4.20
26-50	\$8.40
51-75	\$12.60
76-100	\$16.80
100 -250	\$25.00

HIGH RISK – \$ 5,000,000 LIABILITY CONTACT SPORTS	
INCLUDING ICE HOCKEY, BALL HOCKEY, LACROSSE, FLOOR HOCKEY, ROLLER HOCKEY, FOOTBALL , RINGETTE, SLEDGE HOCKEY, BROOMBALL, SKATEBOARDING, BMX BIKING (EXCLUDING DOWNHILL RACES), CYCLING EVENTS, CHEERLEADING, KABADDI, BUBBLE SOCCER, TUBING, TOBOGGANING	
# OF PARTICIPANTS	RATE PER HOUR
0-25	\$6.00
26-50	\$10.00
51-75	\$25.00
76-100	Refer to Tournament Rates
100 -250	Refer to Tournament Rates
250+	Refer to Tournament Rates
HIGH RISK – \$ 5,000,000 LIABILITY FULL CONTACT MARTIAL ARTS & CHILDREN GYMNASTIC BIRTHDAY PARTIES, AND DOG OBEDANCE TRAINING (NO OTHER DOG TRAINING ACCEPTED)	
# OF PARTICIPANTS	RATE PER HOUR
0-25	\$50.00
26-50	\$75.00
51-75	\$100.00
76-100	Refer to Tournament Rates
100 -250	Refer to Tournament Rates
250+	Refer to Tournament Rates
WATER SLIDES - \$5,000,000 LIABILITY	
<ul style="list-style-type: none"> • SWIMMING WITH POOL SLIDE OVER 7' IN HEIGHT, MINIMUM 3 LIFE GUARDS REQUIRED. MUST BE ENDORSED ONTO THE POLICY. • IF SLIDE IS UNDER 7'IN HEIGHT, USE SWIMMING RATE 	
If more than 50 participants, they must be in two (2) sessions and must be charged double the rate.	\$7.50 per hour Maximum 50
Note: Any sport activity not listed, refer to WHI for approval and rates	

SPORT LEAGUES NON CONTACT		
HOCKEY LEAGUES - \$ 5,000,000 LIABILITY NON CONTACT		
Up to 25 Participants per Team	\$225.00	per team / per season
FOOTBALL, LACROSSE, AND QUIDDITCH LEAGUES – \$ 5,000,000 LIABILITY NON CONTACT		
Up to 25 Participants per Team	\$225.00	per team / per season
ALL OTHER HIGH RISK SPORT LEAGUES - \$5,000,000 LIABILITY NON-CONTACT & CONTROLLED CONTACT ONLY (EXCLUDING FOOTBALL, HOCKEY, QUIDDITCH, AND LACROSSE)		
Non Contact - Up to 25 Participants per Team	\$150.00	per team / per season
Controlled Contact - up to 25 Participants per Team	\$185.00	per team / per season
SPORT LEAGUES CONTACT		
ALL OTHER HIGH RISK SPORT LEAGUES with CONTACT - \$5,000,000 LIABILITY		
Contact Hockey, Contact Football, & Rugby - Up to 25 Participants per Team REFER TO WHI	\$625.00	per team / per season
Up to 25 Participants per Team	\$350.00	per team / per season
MEDIUM RISK SPORT LEAGUES - \$ 2,000,000 LIABILITY		
Up to 25 Participants per Team	\$125.00	per team / per season
LOW RISK SPORT LEAGUES - \$ 2,000,000 LIABILITY		
Up to 25 Participants per Team	\$75.00	per team / per season
SPORT TOURNAMENTS - 1 - 3 DAYS INCLUDED		
ICE HOCKEY TOURNAMENT ONLY – \$ 5,000,000 LIABILITY NON CONTACT ONLY		
# OF TEAMS (Up to 18 per Team)	RATE	
UP TO 12	\$500.00	
13 TO 20	\$1,000.00	
21 TO 30	\$1,500.00	
30+	REFER	
ICE HOCKEY TOURNAMENT ONLY – \$ 5,000,000 LIABILITY CONTACT		
# OF TEAMS (Up to 18 per Team)	RATE	
UP TO 12	\$1,000.00	
13 TO 20	\$2,000.00	
21 TO 30	\$3,000.00	
30+	REFER	
ALL OTHER HIGH RISK CLASSED SPORTS TOURNAMENTS (EXCLUDING HOCKEY & RUGBY) \$ 5,000,000 LIABILITY NON CONTACT ONLY		
# OF TEAMS (Up to 18 per Team)	RATE	
UP TO 12	\$500.00	
13 TO 20	\$1,000.00	
21 TO 30	\$1,500.00	
31+	REFER	
LACROSSE, FOOTBALL, CONTACT MARTIAL ARTS, QUIDDITCH, AND ALL OTHER HIGH ALL OTHER HIGH RISK CLASSED SPORTS TOURNAMENTS (EXCLUDING HOCKEY) \$5,000,000 LIABILITY CONTACT		
# OF TEAMS (Up to 18 per Team)	RATE	
UP TO 12	\$1,000.00	
13 TO 20	\$2,000.00	
21 TO 30	\$3,000.00	
30+	REFER	

ALL OTHER TOURNAMENTS - \$2,000,000 LIABILITY MEDIUM RISK		
# OF TEAMS (Up to 18 per Team)	RATE	
UP TO 12	\$120.00	
13 TO 20	\$144.00	
21 TO 50	\$375.00	
51 TO 75	\$750.00	
75+	REFER	
ALL OTHER TOURNAMENTS - \$2,000,000 LIABILITY LOW RISK		
# OF TEAMS (Up to 18 per Team)	RATE	
UP TO 12	\$68.00	
13 TO 20	\$90.00	
21 TO 50	\$175.00	
51 TO 75	\$300.00	
75+	REFER	
GOLF TOURNAMENTS AT GOLF COURSE - \$2,000,000 LIABILITY		
NUMBER OF GOLFERS	RATE	
1 TO 16	\$40.00	
17 TO 32	\$65.00	
33 TO 48	\$80.00	
49 TO 64	\$95.00	
65+	\$125.00	
SPORT CAMPS (SEASONAL) AND/OR SPORT SCHOOLS		
SOCCER/BASEBALL/BASKETBALL CAMPS AND ALL OTHER SPORTS CLASSIFIED AS LOW OR MEDIUM RISK \$ 2,000,000 LIABILITY		
\$2.00	per player	
\$250.00	minimum per camp (up to 125 players then per player rate)	
LACROSSE CAMPS AND ALL OTHER SPORTS CLASSIFIED AS HIGH RISK (EXCLUDING CONTACT MARTIAL ARTS, FOOTBALL, HOCKEY, AND QUIDDITCH) \$5,000,000 LIABILITY		
\$7.50	per player	
\$525.00	minimum per camp (up to 70 players then per player rate)	
HOCKEY SCHOOLS AND CAMPS \$ 5,000,000 LIABILITY NON CONTACT & CONTROLLED CONTACT ONLY		
Non Contact	\$7.50	per player
Minimum	\$375.00	minimum per camp (up to 50 players then per player rate)
Controlled Contact – <i>No scrimmaging, 1 on 1 only</i>	\$11.25	per player
Minimum	\$750.00	minimum per camp (up to 67 players then per player rate)
CONTACT FOOTBALL, MARTIAL ARTS, AND QUIDDITCH SCHOOLS AND CAMPS \$ 5,000,000 LIABILITY		
Contact	\$11.25	per player
Minimum	\$750.00	minimum per camp (up to 67 players then per player rate)

**FACILITY USER RATING GUIDE (not including tax)
AS OF JANUARY 2019**

PARKS EVENTS- I.E, PICNICS, STREET PARTIES, OUTDOOR MOVIES, ETC. WITH NO ACTIVITIES FOR INFLATABLES, ANIMAL RIDES, DUNK TANK, 3D SIMULATOR, & BATTING CAGES		EVENT RATE INCLUDING ALCOHOL	
# OF PARTICIPANTS	RATE PER EVENT \$2,000,000	LIMIT \$2,000,000	LIMIT \$5,000,000
0-25	\$5.00	\$105.00	\$157.50
26-50	\$7.50	\$107.50	\$161.75
51-100	\$15.00	\$130.00	\$195.00
101-200	\$50.00	\$200.00	\$300.00
201-300	\$100.00	\$300.00	\$450.00
301-400	\$200.00	\$500.00	\$750.00
400-600	\$300.00	\$700.00	\$1,050.00
601-800	\$500.00	\$1,100.00	\$1,650.00
Over 800	REFER	REFER	REFER

NOTE: If Inflatable is rented and the company owning inflatable provides certificate of insurance to the naming the Town
then the charge is not required and coverage is not afforded under user program for the specific exposure related to the inflatable.
The same holds true for the animal rides, if coverage is afforded by company supplying animals (pony, horses, cammels, etc)
THE CERTIFICATES MUST BE ON FILE WITH THE TOWN AND MUST ALSO NAME THE EVENT ORGANIZER

RATES WITH NO ALCOHOL SERVED

PARKS EVENTS- I.E, PICNICS, STREET PARTIES, ETC. INCLUDING INFLATABLES, ANIMAL RIDES, DUNK TANK, 3D SIMULATOR, PETTING ZOO & BATTINGCAGES	\$2,000,000 LIMIT OF LIABILITY	\$5,000,000 LIMIT OF LIABILITY
# OF PARTICIPANTS	RATE PER EVENT	RATE PER EVENT
0-25	\$106.00	\$159.00
26-50	\$110.00	\$165.00
51-100	\$117.00	\$176.00
101-200	\$155.00	\$232.00
201-300	\$310.00	\$465.00
301-400	\$420.00	\$630.00
400-600	\$530.00	\$795.00
601-800	\$960.00	\$1,440.00
Over 800	REFER TO WHI	REFER

RATES WITH ALCOHOL SERVED

PARKS REGULAR EVENTS- I.E, PICNICS, STREET PARTIES, ETC. INCLUDING INFLATABLES, ANIMAL RIDES, DUNK TANK, 3D SIMULATOR, PETTING ZOO & BATTING CAGES	\$2,000,000 LIMIT OF LIABILITY	\$5,000,000 LIMIT OF LIABILITY
# OF PARTICIPANTS	RATE PER EVENT	RATE PER EVENT
0-25	\$206.00	\$295.00
26-50	\$210.00	\$315.00
51-100	\$217.00	\$326.00
101-200	\$255.00	\$380.00
201-300	\$510.00	\$675.00
301-400	\$620.00	\$780.00
400-600	\$830.00	\$1,245.00
601-800	\$1,225.00	\$1,850.00
Over 600	REFER	REFER

PHOTOGRAPHS IN PARKS \$ 2,000,000 LIABILITY	FLAT RATE
Any Parks Owned and Permitted by the Town	\$5.00

CAR / MOTORCYCLE SHOW (DISPLAY ONLY)

# OF CARS OR MOTORCYCLES	\$2,000,000 for private clubs, member events, not open to General Public	\$5,000,000 Events open to the General Public	Charged by the day
0-20	\$9.50	\$25.00	per event per day
21-35	\$14.25	\$45.00	per event per day
36-50	\$19.95	\$100.00	per event per day
51-75	\$29.75	\$250.00	per event per day
76-200	\$39.20	\$500.00	per event per day
over 200	\$75.00	\$750.00	per event per day

**FACILITY USER RATING GUIDE (Not including tax)
AS OF JANUARY 2019**

BLANKET EVENT AND/OR FESTIVAL COVERAGE								
Coverage is for Event/Festivals that are organized and operated by an External Individual and/or Organization (Not a Town run event).								
Coverage under this section extend to Vendors (as per underwriting specifications) participating in the Event/Festival. Coverage for the External Organizer is included in the coverage offering.								
Coverage includes the set-up and tear down days (excludes carnivals, carnival rides, festivals with over 10,000 people or the events is over 5 days in duration) COVERAGE - \$2,000,000 LIQUOR & \$5,000,000 ALL OTHER								
PLEASE NOTE: Below is a rate guideline.								
In Order to confirm coverage can be obtained and the premium associated with the coverage, The Application for festival/ Event WITH OVER 2500 PEOPLE must be completed by the external Independent operator of the Festival. Upon receipt of the fully completed and signed application, WHI will provide confirmation of coverage acceptance and the premium charge under the Facility User Program to both the External Operator and the Town's Event Coordinator identified on the application.								
Booths without liquor - RATE IS PER EVENT (1-5 DAYS) (\$5,000,000 Liability)								
Number of People Attending	FLAT CHARGE - NUMBER OF BOOTHS							
	RATE 1-5		RATE 6-10		RATE 11-15		RATE 16-25	
UP to100	\$100.00		\$140.00		\$200.00		\$225.00	
101- 500	\$155.00		\$220.00		\$310.00		\$350.00	
501-2,000	\$200.00		\$285.00		\$400.00		\$450.00	
2,001-5,000	\$260.00		\$370.00		\$520.00		\$580.00	
5,001-7,000	\$310.00		\$445.00		\$620.00		\$690.00	
70001 to 10,000	\$400.00		\$575.00		\$800.00		\$900.00	
Over 10,001 REFER TO WHI	Quote on Individual Basis with Underwriters Approval							
Number of People Attending	FLAT CHARGE - NUMBER OF BOOTHS							
	RATE 26-50		RATE 51-100			OVER 100		
UP to100	\$300.00		\$450.00		\$600.00			
101- 500	\$500.00		\$800.00		\$1,100.00			
501-2,000	\$700.00		\$1,300.00		\$2,100.00			
2,001-5,000	\$950.00		\$1,700.00		\$3,800.00			
5,001-7,000	\$1,200.00		\$3,750.00		\$4,900.00			
70001 to 10,000 REFER TO WH	\$2,200.00		\$6,500.00		\$8,000.00			
Over 10,001 REFER TO WH	Quote on Individual Basis with Underwriters Approval							
Booths with liquor - ADD CHARGE FLAT RATE TO ABOVE FOR NUMBER OF BOOTHS SERVING LIQUOR (LIMIT CAN BE REQUESTED FOR LIQUOR AT \$2,000,000 OR \$5,000,000 - SEE RATES BELOW PER LIMIT)								
Number of People Attending	FLAT CHARGE - NUMBER OF BOOTHS WITH LIQUOR							
	RATE 6-10		RATE 11-20		OVER 20			
ADD TO THE ABOVE CHARGE	LIMIT OF LIQUOR LIABILITY							
	\$2,000,000	\$5,000,000	\$2,000,000	\$5,000,000	\$2,000,000	\$5,000,000	\$2,000,000	\$5,000,000
UP to100	\$390.00	\$780.00	\$550.00	\$1,100.00	\$790.00	\$1,580.00	\$1,000.00	\$2,000.00
101- 500	\$490.00	\$980.00	\$650.00	\$1,300.00	\$890.00	\$1,780.00	\$1,500.00	\$3,000.00
501-2,000	\$650.00	\$1,300.00	\$950.00	\$1,900.00	\$1,250.00	\$2,500.00	\$2,000.00	\$4,000.00
2,001-5,000	\$980.00	\$1,960.00	\$1,350.00	\$1,100.00	\$2,400.00	\$2,800.00	\$2,800.00	\$5,600.00
5,001-7,000	\$1,200.00	\$2,400.00	\$2,600.00	\$5,200.00	\$3,800.00	\$7,600.00	\$4,500.00	\$9,000.00
70001 to 10,000	\$1,640.00	\$3,280.00	\$3,800.00	\$7,600.00	\$5,800.00	\$11,600.00	\$8,000.00	\$16,000.00
Over 10,001 REFER TO WHI	Quote on Individual Basis with Underwriters Approval							

**FACILITY USER RATING GUIDE (Not including tax)
AS OF JANUARY 2019**

**CONCESSIONS, KIOSK and VENDORS (individual rating)
AND PACKAGED BY A THIRD PARTY**
EXCLUDING SALES OF FOOD & NON ALCOHOLIC BEVERAGES
(does not include Product Liability or Liquor Liability)
If Blanket Vendor coverage is required for an Event/Festival organized by an External Party, please go to rating sheet marked "BLANKET EVENT AND/OR FESTIVAL COVERAGE".

Time Period	\$2,000,000 LIMIT	\$5,000,000 LIMIT
1 DAY	\$15.00	\$22.50
2 DAYS	\$20.00	\$30.00
3 DAYS	\$30.00	\$45.00
4 DAYS	\$35.00	\$52.50
5 DAYS	\$40.00	\$60.00
UP TO 1 WEEK	\$50.00	\$75.00
UP TO 1 MONTH	\$75.00	\$112.50
UP TO 1 MONTH WITH ADDITIONAL LOCATIONS Plus	\$75.00	\$112.50
FROM +1 MONTH TO 3 MONTHS	\$45.00 per location	\$67.50 per location
FROM +1 MONTH TO 3 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$200.00	\$30.00
FROM +1 MONTH TO 3 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$200.00	\$3,000.00
FROM +3 MONTHS TO 6 MONTHS	\$75.00 per location	\$112.50 per location
FROM +3 MONTHS TO 6 MONTHS	\$420.00	\$630.00
FROM +3 MONTHS TO 6 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$420.00	\$630.00
	\$210.00 per location	\$315.00 per location

**CONCESSIONS, KIOSK and VENDORS (individual rating)
EXAMPLE: FOOD, CLOTHING, AND PRODUCTS FOR SALE SUCH AS TOYS AND
INCLUDING SALES OF FOOD & NON ALCOHOLIC BEVERAGES**
(does include Product Liability)
Note: Must be certified and approved by the health board with proof of a certificate.
If Blanket Vendor coverage is required for an Event/Festival organized by an External Party, please go to rating sheet marked "BLANKET EVENT AND/OR FESTIVAL COVERAGE".

TIME PERIOD	\$2,000,000 LIMIT	\$5,000,000 LIMIT
1 DAY	\$20.00	\$30.00
2 DAYS	\$40.00	\$60.00
3 DAYS	\$50.00	\$75.00
4 DAYS	\$60.00	\$90.00
5 DAYS	\$70.00	\$105.00
UP TO 1 WEEK	\$150.00	\$225.00
UP TO 1 MONTH	\$250.00	\$375.00
UP TO 1 MONTH WITH ADDITIONAL LOCATIONS Plus	\$250.00	\$375.00
FROM +1 MONTH TO 3 MONTHS	\$125.00 per location	\$187.50 per location
FROM +1 MONTH TO 3 MONTHS	\$350.00	\$525.00
FROM +1 MONTH TO 3 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$350.00	\$525.00
FROM +1 MONTH TO 3 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$175.00 per location	\$262.50 per location
FROM +3 MONTHS TO 6 MONTHS	\$500.00	\$525.00
FROM +3 MONTHS TO 6 MONTHS	\$500.00	\$525.00
FROM +3 MONTHS TO 6 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$500.00	\$525.00
FROM +3 MONTHS TO 6 MONTHS WITH ADDITIONAL LOCATIONS Plus	\$250.00 per location	\$375.00 per location
ALCOHOL UP TO 50 SEAT CAPACITY PER VENDER ADD	\$150.00	\$225.00

ALCOHOL OVER 50 SEAT CAPACITY PER VENDER - REFER TO ARMOUR INSURANCE BROKERS

ADDITIONAL INFORMATION
NOTE: ABOVE RATES ARE TO BE ADDED WHEN THERE IS A VENDOR(S) AT SPORT EVENT

**FACILITY USER RATING GUIDE (Not including tax)
AS OF JANUARY 2019**

THEATRE SEASONAL SET-BUILDING (Includes practices & rehearsals) \$ 2,000,000 LIABILITY		
NUMBER OF PEOPLE (ATTENDING EVENT)	RATE PER EVENT (No daily limit)	
UP TO 250	\$100.00 per Theatre Event	
251 TO 500	\$180.00 per Theatre Event	
501 TO 1,000	\$250.00 per Theatre Event	
If Alcohol is served at any of the rehearsals or practices the following is to be added to the above rate		
NUMBER OF PEOPLE ATTENDING EVENT WITH ALOCHOL	ADD TO THE ABOVE	
UP TO 250	\$150.00 per day	
251 to 500	\$250.00 per day	
501 to 1,000	\$350.00 per day	
THEATRE/PERFORMANCES \$ 2,000,000 LIABILITY		
Note: Excludes Professional Performers or Members of the Actors Guild who have their own liability		
NUMBER OF PEOPLE (ATTENDING EVENT)	RATE	
UP TO 125	\$20.00	per event per day
126 TO 250	\$30.00	per event per day
251 TO 500	\$50.00	per event per day
501 TO 1,000	\$100.00	per event per day
THEATRE/PERFORMANCES \$ 5,000,000 LIABILITY INCLUDING LIQUOR Alcohol served by Event Organizer or Third Party		
Note: Excludes Professional Performers or Members of the Actors Guild who have their own liability and can provide proof & a certificate adding the Town and the Event Organizer as Additional Insureds		
NUMBER OF PEOPLE (ATTENDING)	RATE	
UP TO 100	\$52.50	per event per day
101 TO 150	\$110.00	per event per day
151 TO 200	\$150.00	per event per day
201 TO 300	\$250.00	per event per day
301 TO 500	\$375.00	per event per day
501 TO 1,000	\$500.00	per event per day
MUSICIANS, MUSIC GROUPS, BANDS, AND INDIVIDUAL PERFORMERS		
PER DAY RATE PER GROUP/ PER DAY	\$2,000,000 LIMIT	\$5,000,000 LIMIT
When Contract payment is zero to \$2,500	\$25.00	\$40.00
Contract payment \$2,501 to \$5,000	\$50.00	\$75.00
Contract payment \$5,001 to \$25,000	\$100.00	\$150.00
Contract payment \$25,001 to \$35,000	\$200.00	\$300.00
Contract payment \$35,001 and over	REFER	REFER
Lunch Time Concert Series	\$10.00	\$25.00
NOTE: Contract value means the contract value the Town pays to each individual musician, group, band, or performer		
Musicians, Music Groups, Bands, and Individual Performers FARMER'S MARKET OR DESIGNATED MUNICIPAL PROPERTIES		
PER DAY RATE PER GROUP/ PER EVENT	\$2,000,000 LIMIT	\$5,000,000 LIMIT
When Contract is between 2-4 Days	\$45.00	\$100.00
When Contract is between 5-8 Days	\$90.00	\$200.00

**FACILITY USER RATING GUIDE (not including tax)
AS OF JANUARY 2019**

PARADES/PROCESSIONS - LIABILITY NOT ORGANIZED / RUN BY TOWN			
BASED ON TYPE OF GROUP	RATE PER GROUP (NOT PER PERSON)		
Individual Walking or Riding Non-motorized Bikes	included if organizer has purchased the user insurance coverage		
Floats / Bands / Others need to be added			
Note: Other includes Horses, Unlicensed Motorized Vehicles, Stilt Walkers, Jugglers, etc			
PARADES	<u>\$2,000.000</u>	<u>\$5,000.000</u>	
Organizer - Group/Company/Individual	\$500.00	\$700.00	
Participants that are Non-Profit	\$25.00	\$50.00	Bands
	\$30.00	\$60.00	Float
	\$15.00	\$25.00	Walking Groups
	\$40.00	\$80.00	Others
Participants that are Corporation (for profit)	\$30.00	\$60.00	Bands
	\$100.00	\$150.00	Float
	\$25.00	\$50.00	Walking Groups
	\$150.00	\$200.00	Others
Large Animals, Horses, Animal Drawn Buggies/Wagons, Horse Riders, etc.	\$350.00	\$550.00	Animals
PROCESSIONS	<u>\$2,000.000</u>	<u>\$5,000.000</u>	
Funeral	\$25.00	\$40.00	
Non-Profit & Educational Organizations	\$100.00	\$150.00	
Religious Groups and Organizations	\$200.00	\$300.00	
All Other	\$250.00	\$400.00	

PARADES/PROCESSIONS - LIABILITY ORGANIZED BY TOWN			
PARADES	Liability Limit		
	<u>\$2,000.000</u>	<u>\$5,000.000</u>	
	\$10.00	\$15.00	Walking
Participants that are Non-Profit	\$20.00	\$25.00	Float
	\$25.00	\$45.00	Bands
	\$30.00	\$45.00	Walking
Participants that are Corporation (for profit)	\$50.00	\$75.00	Float
Participants Non-Profit or Profit	\$40.00	\$90.00	Other*
Horse Riders, Horse Buggy/Wagons, Large Animals	\$200.00	\$500.00	Horses/Large Animals
*Note: Other includes Unlicensed Motorized Vehicles, Stilt Walkers, Jugglers, Large Balloon Walkers, etc			

NOTE: PARADE APPLICATION SHOULD BE COMPLETED. INSURED WILL ALSO RECEIVE A LIST OF RECOMMENDED RISK MANAGEMENT PROCEDURES WHEN BINDING COVERAGE

**FACILITY USER RATING GUIDE (Not including tax)
AS OF JANUARY 2019**

LIBRARY EVENTS Authors & Artists \$ 2,000,000 LIABILITY (when services are not gifted, book signings, book readings, Art Shows)			
#OF PEOPLE	FLAT RATE	DAILY	
UP TO 50	\$5.00	per event per day	
51 TO 150	\$15.00	per event per day	
151 TO 300	\$30.00	per event per day	
301+	\$50.00	per event per day	
LIBRARY EVENTS Facilitators / Seminars / Workshops / Science Workshops \$ 2,000,000 LIABILITY (seminars, motivational speakers, workshops, technology, information sessions, and other events not listed below with community partners when food or alcohol is not served)			
#OF PEOPLE	RATE PER VENDOR/PRESENTER	DAILY	
UP TO 50	\$10.00	per day	
51 TO 150	\$25.00	per day	
151 TO 300	\$35.00	per day	
301+	\$45.00	per day	
LIBRARY EVENTS Children Events, Face Painting, Clowns, Performers, Magicians, Musicians, Product Demonstrations, (No Animals or Reptiles) \$ 2,000,000 LIABILITY (No food, alcohol, inflatables, or animal rides)			
# OF PEOPLE	RATE PER VENDOR/PRESENTER	DAILY	
UP TO 50	\$15.00	per day	
51 TO 150	\$35.00	per day	
151 TO 300	\$75.00	per day	
301+	\$150.00	per day	
NOTE: FOR EVENTS WITH INFLATABLES, AND/OR ANIMAL RIDES USE EVENT RATE WITH BLANKET VENDOR COVERAGE			
LIBRARY EVENTS With Animals and or Reptiles \$ 2,000,000 LIABILITY (No food, alcohol, inflatables, or animal rides)			
# OF PEOPLE	RATE PER VENDOR OR PRESENTER DAILY	SMALL DOMESTIC/ FARM ANIMAL (Chics, kittens, puppies, rabbits, etc)	ALL OTHER ANIMALS/REPTILES
UP TO 50	per day	\$20.00	\$40.00
51 TO 150	per day	\$45.00	\$75.00
151 TO 300	per day	\$85.00	\$150.00
301+	per day	\$125.00	\$250.00
NOTE: FOR EVENTS WITH INFLATABLES, AND/OR ANIMAL RIDES USE EVENT RATE WITH BLANKET VENDOR COVERAGE			
LIBRARY EVENTS LUNCHEONS ON LIBRARY GROUNDS - (food and/or alcohol served by an event organizer or caterer - coverage includes Vendor serving food/drinks) (Senior, Family, and Community Partner Luncheons)			
NUMBER OF PEOPLE ATTENDING	DAILY RATE NO ALCOHOL - \$2,000,000 LIABILITY LIMIT	DAILY RATE WITH ALCOHOL - \$2,000,000 LIABILITY LIMIT	DAILY RATE WITH ALCOHOL - \$5,000,000 LIABILITY LIMIT
UP TO 50	\$25.00	\$125.00	\$150.00
51 TO 150	\$75.00	\$185.00	\$370.00
151 TO 300	\$125.00	\$250.00	\$500.00
300+	\$250.00	\$375.00	\$750.00
NOTE: IF THE LUNCHEON IS IN CONNECTION TO ANOTHER LIBRARY EVENT, THEN BOTH PREMIUMS ARE TO BE ADDED TOGETHER. IF THE EVENT IS AT A DIFFERENT LOCATION, THEN THOSE RENTAL RATES APPLY.			