

**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)
AS OF MARCH 1ST 2023**

Individual Vendor Rates

\$ 2,000,000 LIABILITY

No Alcohol

# OF DAYS	FLAT RATE
1	\$25.00
2	\$50.00
3	\$62.50
4	\$75.00
5	\$87.50
Over 5	REFER TO IRC

Alcohol

# OF DAYS	FLAT RATE
1	\$212.50
2	\$237.50
3	\$250.00
4	\$262.50
5	\$275.00
Over 5	REFER TO IRC

\$ 5,000,000 LIABILITY

No Alcohol

# OF DAYS	FLAT RATE
1	\$37.50
2	\$75.00
3	\$103.13
4	\$123.75
5	\$144.38
Over 5	REFER TO IRC

Alcohol

# OF DAYS	FLAT RATE
1	\$318.75
2	\$356.25
3	\$375.00
4	\$393.75
5	\$412.50
Over 5	REFER TO IRC

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Blanket Multiple Vendor Activities

\$2,000,000 Occurrence / \$5,000,000 Aggregate Liability

Number of Booths	Tier 1 - Cost Per Booth	Tier 2 - Cost Per Booth	Tier 3 - Cost Per Booth
0 - 5 Booths	\$15.00	\$75.00	\$200.00
6 - 10 Booths	\$12.00	\$60.00	\$200.00
11 - 15 Booths	\$12.00	\$60.00	\$200.00
16 - 25 Booths	\$10.00	\$45.00	\$200.00
26 - 50 Booth	\$10.00	\$45.00	\$200.00
51 - 100 Booths	\$10.00	\$45.00	\$200.00
Over 100 Booths	REFER TO IRC	REFER TO IRC	REFER TO IRC

\$5,000,000 Occurrence / \$5,000,000 Aggregate Liability

Number of Booths	Tier 1 - Cost Per Booth	Tier 2 - Cost Per Booth	Tier 3 - Cost Per Booth
0 - 5 Booths	\$25.00	\$112.50	\$300.00
6 - 10 Booths	\$18.00	\$90.00	\$300.00
11 - 15 Booths	\$18.00	\$90.00	\$300.00
16 - 25 Booths	\$15.00	\$70.00	\$300.00
26 - 50 Booth	\$15.00	\$70.00	\$300.00
51 - 100 Booths	\$15.00	\$70.00	\$300.00
Over 100 Booths	REFER TO IRC	REFER TO IRC	REFER TO IRC

Tier 1 Arts & Crafts/Info. (Non-Food/Alcohol)
Tier 2 Food/Alcohol Vendors
Tier 3 Inflatable Vendors

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**ROOM RENTAL ACTIVITIES
CLASS 1 EVENTS**

Anniversary Party, Antique Shows, Art Festivals, Art Shows, Auctions, Award Presentations, Baby Shower, Ballet or Other Classical Dance Shows, Banquets, Baptism, Bar Mitzvah, Beauty Pageants, Birthday Party, Bridal Showers, Business Meetings, Business Parties, Catering Services, Campaign Fund Raisers, Charity Benefits/Dances/ Auctions, or Sales/ Fundraiser Dinners, Christening, Church Services, Community Barbeque, 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, Dance Parties, Debutante Balls, Demonstrations, Dog Training, Educational Classes, Engagement Party, Festivals, Flower Shows, Funeral Service, Gathering, Garden Shows, Graduations, Job Fair, Lectures, Luncheons, Meetings, Music Performers, Open Door Events, Pageants, Photography Class, Poetry Readings, Quinceanera, Receptions, Recitals, Religious Assemblies, Seminars, Social Receptions, Speaking Engagements, Stag & Doe, Talent Shows, Trade Shows, Voter Registration, Wedding Receptions, Weddings, Zentangle

\$2,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	Rate Per Hour with Alcohol
Up to 50	\$3.13	\$6.25
51-75	\$6.25	\$9.38
76-150	\$7.82	\$23.44
151-250	\$15.63	\$46.88
251-500	\$23.44	\$50.00
501-800	\$31.25	\$56.25
801-1000	\$35.00	\$60.00
Over 1000	REFER TO IRC	REFER TO IRC

\$5,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	Rate Per Hour with Alcohol
Up to 50	\$4.69	\$9.38
51-75	\$9.38	\$14.07
76-150	\$11.72	\$35.16
151-250	\$23.44	\$70.32
251-500	\$35.16	\$75.00
501-800	\$46.88	\$84.38
801-1000	\$52.50	\$90.00
Over 1000	REFER TO IRC	REFER TO IRC

CLASS 2 EVENTS

Bazaars, Bingo Games, Board Games, Card Games, Chess Tournaments, Comedy Shows, Concert - Classic Rock – Up to 500 attendees, Concert - Country – Up to 500 attendees Salsa, Fashion Shows, Golf Tournaments, Ice Skating Shows, Math Tournaments, Parades without Floats, Reunions, Picnics, Play Readings, Tap Dancing Show, Theatrical Productions, Video Game Contests

\$2,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	Rate Per Hour with Alcohol
Up to 25	\$1.56	\$32.81
26 - 50	\$2.35	\$33.60
51 - 100	\$4.69	\$40.63
101 - 200	\$15.63	\$62.50
201 - 300	\$31.25	\$93.75
301 - 400	\$62.50	\$156.25
401-600	\$93.75	\$218.75
601-800	\$156.25	\$343.75
801-1000	\$170.00	\$350.00
Over 1000	REFER TO IRC	REFER TO IRC

\$5,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	Rate Per Hour with Alcohol
Up to 25	\$2.34	\$49.22
26 - 50	\$3.52	\$50.39
51 - 100	\$7.03	\$60.94
101 - 200	\$23.44	\$93.75
201 - 300	\$46.88	\$140.63
301 - 400	\$93.75	\$234.38
401-600	\$140.63	\$328.13
601-800	\$234.38	\$515.63
801-1000	\$250.00	\$550.00
Over 1000	REFER TO IRC	REFER TO IRC

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INSTRUCTOR HOURLY

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

Backpacking, Badminton, Baton Twirling, Bocce Ball, Cornhole, Hacky Sack, Hiking, Horse Shoes, Juggling, Lawn Bowling, Mini Golf, Paddle Ball, Pickleball, Shuffleboard, Skipping Rope, Table Tennis, Tennis

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.75
26 - 50	\$7.50
51 - 75	\$11.25
76 - 100	\$15.00
101 - 250	\$37.50
251 - 500	\$75.00
500+	Refer to Tournament Rates

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

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.63
26 - 50	\$11.25
51 - 75	\$16.88
76 - 100	\$22.50
101 - 250	\$56.25
251 - 500	\$112.50
500+	Refer to Tournament Rates

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

5ks, 10ks, Aerobics, Archery, Baseball, Basketball, Broomball (Non Contact), Cheerleading, Cricket, Croquet, Cross Country, Curling, Dance Class, Dance Competitions, Dance Lessons, Dance Practice, Darts, Dodgeball, Dry Land Training, Figure Skating, Flag Football, Frisbee, Golf, Handball, Half Marathons, In line Skating, Kickball, Marching Band Competition, Marching Band Practice, Net Ball, Nordic Walk, Public Skate, Racquetball, Slo Pitch, Snowshoeing, Softball, Squash, Tai Chi, T Ball, Track & Field, Touch Football, Touch Rugby, Ultimate Frisbee, Volleyball, Walkathons, Weight Training, Yoga, Zumba

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$4.38
26 - 50	\$8.75
51 - 75	\$13.13
76 - 100	\$17.50
101 - 250	\$43.75
251 - 500	\$87.50
500+	Refer to Tournament Rates

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

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$6.57
26 - 50	\$13.13
51 - 75	\$19.70
76 - 100	\$26.25
101 - 250	\$65.63
251 - 500	\$131.25
500+	Refer to Tournament Rates

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

3 v 3 Hockey, Ball Hockey, Cycling, Hockey Power Drills, Hockey Speed Drills, Field Hockey, Floor Hockey, Ice Hockey, Ice Tennis, Lacrosse, Mountain Biking, Old Timer Hockey, Pick-up Hockey, Ringette, Roller Hockey, Roller Skating, Roller Derby, Sledge Hockey, Soccer, Speed Skating

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$6.75
26 - 50	\$13.50
51 - 75	\$31.50
76+	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 Derbys Contact, Sledge Hockey Contact

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$6.75
26 - 50	\$13.50
51 - 75	\$31.50
76+	Refer to Tournament Rates

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$14.00
26 - 50	\$28.00
51 - 75	\$42.00
76 - 100	\$56.00
100+	Refer to IRC

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

Aqua Fit, Canoeing, Kayaking, Paddle Boarding, Swimming, Water Aerobics, Water Polo, Water Zumba

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$10.00
26 - 50	\$20.00
51 - 75	\$30.00
76 - 100	\$40.00
100+	Refer to IRC

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)
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INSTRUCTORS YEARLY

CATEGORY A LOW RISK INSTRUCTORS SPORT \$ 2,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	\$93.75

CATEGORY A LOW RISK INSTRUCTORS SPORT \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	\$140.63

CATEGORY B MEDIUM RISK INSTRUCTORS SPORT \$ 2,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	\$156.25

CATEGORY B MEDIUM RISK INSTRUCTORS SPORT \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	\$185.00

ALL OTHER CATEGORY C HIGH RISK INSTRUCTORS SPORT \$5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER YEAR
Up to 25 Participants per Class	\$185.00

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SPORT ACTIVITIES

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

Backpacking, Badminton, Baton Twirling, Bocce Ball, Cornhole, Hacky Sack, Hiking, Horse Shoes, Juggling, Lawn Bowling, Mini Golf, Paddle Ball, Pickleball, Shuffleboard, Skipping Rope, Table Tennis, Tennis

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$3.75
26 - 50	\$7.50
51 - 75	\$11.25
76 - 100	\$15.00
101 - 250	\$37.50
251 - 500	\$75.00
500+	Refer to Tournament Rates

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

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$5.63
26 - 50	\$11.25
51 - 75	\$16.88
76 - 100	\$22.50
101 - 250	\$56.25
251 - 500	\$112.50
500+	Refer to Tournament Rates

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

5ks, 10ks, Aerobics, Archery, Baseball, Basketball, Broomball (Non Contact), Cheerleading, Cricket, Croquet, Cross Country, Curling, Dance Class, Dance Competitions, Dance Lessons, Dance Practice, Darts, Dodgeball, Dry Land Training, Figure Skating, Flag Football, Frisbee, Golf, Handball, Half Marathons, In line Skating, Kickball, Marching Band Competition, Marching Band Practice, Net Ball, Nordic Walk, Public Skate, Racquetball, Slo Pitch, Snowshoeing, Softball, Squash, Tai Chi, T Ball, Track & Field, Touch Football, Touch Rugby, Ultimate Frisbee, Volleyball, Walkathons, Weight Training, Yoga, Zumba

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$4.38
26 - 50	\$8.75
51 - 75	\$13.13
76 - 100	\$17.50
101 - 250	\$43.75
251 - 500	\$87.50
500+	Refer to Tournament Rates

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

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$6.57
26 - 50	\$13.13
51 - 75	\$19.70
76 - 100	\$26.25
101 - 250	\$65.63
251 - 500	\$131.25
500+	Refer to Tournament Rates

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

3 v 3 Hockey, Ball Hockey, Cycling, Hockey Power Drills, Hockey Speed Drills, Field Hockey, Floor Hockey, Ice Hockey, Ice Tennis, Lacrosse, Mountain Biking, Old Timer Hockey, Pick-up Hockey, Ringette, Roller Hockey, Roller Skating, Roller Derby, Sledge Hockey, Soccer, Speed Skating

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$6.75
26 - 50	\$13.50
51 - 75	\$31.50
76+	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 Derbys Contact, Sledge Hockey Contact

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$6.75
26 - 50	\$13.50
51 - 75	\$31.50
76+	Refer to Tournament Rates

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$14.00
26 - 50	\$28.00
51 - 75	\$42.00
76 - 100	\$56.00
100+	Refer to IRC

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

Aqua Fit, Canoeing, Kayaking, Paddle Boarding, Swimming, Water Aerobics, Water Polo, Water Zumba

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$10.00
26 - 50	\$20.00
51 - 75	\$30.00
76 - 100	\$40.00
100+	Refer to IRC

ABSOLUTE EXCLUDED SPORT ACTIVITIES

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

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SPORT LEAGUES

CATEGORY A LOW RISK SPORT LEAGUES \$ 2,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$93.75

CATEGORY A LOW RISK SPORT LEAGUES \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$140.63

CATEGORY B MEDIUM RISK SPORT LEAGUES \$ 2,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$156.25

CATEGORY B MEDIUM RISK SPORT LEAGUES \$ 5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$225.00

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

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$225.00

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

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$225.00

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

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per team	\$185.00

SPORT LEAGUES

CONTACT

CATEGORY C HOCKEY LEAGUES (CONTACT) \$5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$782.00

CATEGORY C LACROSSE LEAGUES (CONTACT) \$5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per Team	\$782.00

**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)
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SPORT TOURNAMENTS 1 3 DAYS INCLUDED

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

# OF TEAMS (Up to 18 per Team)	RATE PER TEAM
1	\$7.10
10+	\$7.10
75+	REFER TO IRC

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

# OF TEAMS (Up to 18 per Team)	RATE PER TEAM
1	\$9.75
10+	\$9.75
75+	REFER TO IRC

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

# OF TEAMS (Up to 18 per Team)	RATE PER TEAM
1	\$52.00
10+	\$52.00
75+	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 18 per Team)	RATE PER TEAM
1	\$52.00
10+	\$52.00
75+	REFER TO IRC

CONTACT

# OF TEAMS (Up to 18 per Team)	RATE PER TEAM
1	\$104.00
10+	\$104.00
75+	REFER TO IRC

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SPORT CAMPS AND/OR SPORT SCHOOLS

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

Cost per player	\$2.20
Minimum number of players	125
Minimum Cost	\$275.00

**ALL CLASS C HIGH RISK SPORTS (EXCLUDING ICE HOCKEY)
\$5,000,000 LIABILITY**

Cost per player	\$8.25
Minimum number of players	70
Minimum Cost	\$577.50

**HOCKEY SCHOOLS AND CAMPS
\$ 5,000,000 LIABILITY
NON CONTACT**

Cost per player	\$8.25
Minimum number of players	50
Minimum Cost	\$412.50

CONTROLLED CONTACT

Cost per player	\$12.38
Minimum number of players	67
Minimum Cost	\$825.00