

INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)
AS OF MARCH 1ST 2025

Individual Vendor Rates

\$ 2,000,000 LIABILITY
Tier 1 - (Non-Food/Alcohol)

# OF DAYS	FLAT RATE
1	\$25.00
2	\$50.00
3	\$62.50
4	\$75.00
5	\$87.50
7	\$124.00
31	\$160.00
Annual Coverage	\$486.00

Tier 2 - Food/Alcohol Vendors

# OF DAYS	FLAT RATE
1	\$212.50
2	\$212.50
3	\$212.50
4	\$212.50
5	\$212.50
7	\$264.50
31	\$575.00
Annual Coverage	\$2,096.45

Tier 3 - High Risk

# OF DAYS	FLAT RATE
1	\$241.50
2	\$241.50
3	\$241.50
4	\$241.50
5	\$241.50
7	\$494.50
31	\$897.00
Annual Coverage	REFER TO IRC

\$ 5,000,000 LIABILITY
Tier 1 - (Non-Food/Alcohol)

# OF DAYS	FLAT RATE
1	\$37.50
2	\$75.00
3	\$103.13
4	\$123.75
5	\$144.38
7	\$186.01
31	\$240.01
Annual Coverage	\$729.01

Tier 2 - Food/Alcohol Vendors

# OF DAYS	FLAT RATE
1	\$318.75
2	\$318.75
3	\$318.75
4	\$318.75
5	\$318.75
7	\$396.75
31	\$862.50
Annual Coverage	REFER TO IRC

Tier 3 - High Risk

# OF DAYS	FLAT RATE
1	\$339.25
2	\$339.25
3	\$339.25
4	\$339.25
5	\$339.25
7	\$506.00
31	\$1,104.00
Annual Coverage	REFER TO IRC

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AS OF MARCH 1ST 2025

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 Booths	\$10.00	\$45.00	\$200.00
51 - 100 Booths	\$10.00	\$45.00	\$200.00
100 - 150 Booths	\$10.00	\$45.00	\$200.00
Over 150 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 Booths	\$15.00	\$70.00	\$300.00
51 - 100 Booths	\$15.00	\$70.00	\$300.00
100 - 150 Booths	\$15.00	\$70.00	\$300.00
Over 150 Booths	REFER TO IRC	REFER TO IRC	REFER TO IRC

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

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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 Borelles, 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	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
1001-1500	\$75.90	\$127.19
1500-2000	\$93.73	\$150.65
2001-2500	\$112.70	\$166.18
2501-3000	\$131.68	\$184.67
Over 3000	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
1001-1500	\$113.85	\$190.80
1500-2000	\$140.59	\$216.10
2001-2500	\$169.05	\$232.20
2501-3000	\$197.51	\$267.95
Over 3000	REFER TO IRC	REFER TO IRC

\$10,000,000 Liability

# OF PARTICIPANTS	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
1001-1500	REFER TO IRC	REFER TO IRC
1500-2000	REFER TO IRC	REFER TO IRC
2001-2500	REFER TO IRC	REFER TO IRC
2501-3000	REFER TO IRC	REFER TO IRC
Over 3000	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	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
1001-1500	\$374.01	\$770.01
1500-2000	\$396.75	\$814.20
2001-2500	\$419.75	\$851.00
2501-3000	\$448.50	\$879.75
Over 3000	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
1001-1500	\$550.00	\$1,210.00
1500-2000	\$573.85	\$1,265.00
2001-2500	\$604.90	\$1,403.00
2501-3000	\$632.50	\$1,495.00
Over 3000	REFER TO IRC	REFER TO IRC

\$10,000,000 Liability

# OF PARTICIPANTS	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
1001-1500	REFER TO IRC	REFER TO IRC
1500-2000	REFER TO IRC	REFER TO IRC
2001-2500	REFER TO IRC	REFER TO IRC
2501-3000	REFER TO IRC	REFER TO IRC
Over 3000	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)

PARADES	<u>\$2,000,000</u>	<u>\$5,000,000</u>
Parade Organizer >1500	\$ 250.00	\$ 750.00
Parade Organizer 1501-5000	\$ 1,100.00	\$ 1,300.00
Parade Organizer 5001-10000	\$ 1,250.00	\$ 1,500.00
Parade Walker	\$ 5.00	\$ 10.00
Parade Walking Groups	\$ 10.00	\$ 20.00
Parade Walking Bands	\$ 5.00	\$ 10.00
Parade Bicycle Group	\$ 15.00	\$ 30.00
Parade Floats (Non-Profit)	\$ 15.00	\$ 30.00
Parade Floats (Profit)	\$ 15.00	\$ 30.00
Parade Bands on Floats	\$ 12.00	\$ 24.00
Parade Cars	\$ 12.00	\$ 24.00
Parade Horse Riders	\$ 200.00	\$ 400.00
Parade Horse Carriages	\$ 200.00	\$ 400.00

INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)	
AS OF MARCH 1ST 2025	
INSTRUCTOR HOURLY	
Category A - LOW RISK – \$ 2,000,000 LIABILITY	
Aqua-fit, Backpacking, Badminton, Baton Twirling, Bocce Ball, Bunnock, 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	\$3.75
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, Cheerleading, 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, Plates, Qi Gong, Racquetball, Rollerblading, Slo-Pitch, Softball, Squash, Tai Chi, T-Ball, Track & Field, Touch Football, Touch Rugby, Ultimate Friesbee, Volleyball, Weight Training, 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, 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	\$6.75
26 - 50	\$13.50
51 - 75	\$31.50
76 - 100	\$65.55
101 - 150	\$131.25
150+	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	\$6.75
26 - 50	\$13.50
51 - 75	\$31.50
76 - 100	\$65.55
101 - 150	\$131.25
150+	Refer to Tournament Rates
MARTIAL ARTS (SOFT TOUCH) - HIGH RISK – \$ 5,000,000 LIABILITY	
Soft Touch Martial Arts	
# 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	
Canoeing, Kayaking, Paddle Boarding, Swimming, Swimming Meet, Swimming with Waterside, 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
WATER SPORTS WITH SLIDE - HIGH RISK – \$ 5,000,000 LIABILITY	
Swimming with Waterslide	
# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$20.00
26 - 50	\$40.00
51 - 75	\$60.00
76 - 100	\$80.00
100+	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)
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INSTRUCTORS YEARLY

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

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

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

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

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

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

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

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

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

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

CATEGORY C - LACROSSE (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

# OF PARTICIPANTS	RATE PER TEAM PER SEASON
Up to 25 Participants per team	\$200.00

INSTRUCTORS YEARLY

CONTACT

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

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

CATEGORY C - LACROSSE INSTRUCTORS (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)
AS OF MARCH 1ST 2025**

INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)		
AS OF MARCH 1ST 2025		
SPORT ACTIVITIES		
Category A - LOW RISK – \$ 2,000,000 LIABILITY		
Aqua-fit, Backpacking, Badminton, Baton Twirling, Bocce Ball, Burnrock, 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	\$3.75	
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 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		
Ski, 10ks, Aerobics, Archery, Baseball, Basketball, Broomball, Cheerleading, Cricket, Cross Country, Cross Country Skiing, Curling, Dance Class, Dance Competitions, Dance Lessons, Dance Practice, Dodgeball, Dry Land Training, Ecometrics, 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, Plates, Qi Gong, Racquetball, Rollerblading, Sto-Pitch, Softball, Squash, Tai Chi, T-Ball, Track & Field, Touch Football, Touch Rugby, Ultimate Frisbee, Volleyball, Weight Training, 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 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) – \$ 5,000,000 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	\$6.75	
26 - 50	\$13.50	
51 - 75	\$31.50	
76 - 100	\$65.55	
101 - 150	\$131.25	
151 - 200	\$262.50	
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 - 75	REFER TO IRC	
76 - 100	REFER TO IRC	
101 - 150	REFER TO IRC	
151 - 200	REFER TO IRC	
200+	REFER TO IRC	
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	\$6.75	
26 - 50	\$13.50	
51 - 75	\$31.50	
76 - 100	\$65.55	
101 - 150	\$131.25	
150+	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 - 75	REFER TO IRC	
76 - 100	REFER TO IRC	
101 - 150	REFER TO IRC	
150+	REFER TO IRC	
MARTIAL ARTS (SOFT TOUCH) - HIGH RISK – \$ 5,000,000 LIABILITY		
Soft Touch Martial Arts		
# 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		
Canoeing, Kayaking, Paddle Boarding, Swimming, Swimming Meet, Swimming with Waterslide, 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	
WATER SPORTS WITH SLIDE - HIGH RISK – \$ 5,000,000 LIABILITY		
Swimming with Waterslide		
# OF PARTICIPANTS	RATE PER HOUR	
0 - 25	\$20.00	
26 - 50	\$40.00	
51 - 75	\$60.00	
76 - 100	\$80.00	
100+	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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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	\$185.00

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	\$200.00

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

# OF TEAMS (Up to 18 per Team)	RATE PER TEAM
1	\$10.65
10+	\$10.65
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 B - MEDIUM RISK TOURNAMENTS - \$5,000,000 LIABILITY
ADD FIELD HOCKEY, SOCCER**

# OF TEAMS (Up to 18 per Team)	RATE PER TEAM
1	\$14.63
10+	\$14.63
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

INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax or fees)
AS OF MARCH 1ST 2025

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

\$ 5,000,000 LIABILITY

Cost per player	\$3.30
Minimum number of players	125
Minimum Cost	\$412.50

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