

**INSTANT RISK COVERAGE FACILITY USER RATING GUIDE (Not including tax)
AS OF MARCH 1ST 2022**

Individual Vendor Rates

\$ 2,000,000 LIABILITY

No Alcohol

# OF DAYS	FLAT RATE
1	\$27.50
2	\$55.00
3	\$68.75
4	\$82.50
5	\$96.25
Over 5	REFER TO BROKER

Alcohol

# OF DAYS	FLAT RATE
1	\$233.75
2	\$261.25
3	\$275.00
4	\$288.75
5	\$302.50
Over 5	REFER TO BROKER

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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	\$16.50	\$82.50	\$220.00
6 - 10 Booths	\$13.20	\$66.00	\$220.00
11 - 15 Booths	\$13.20	\$66.00	\$220.00
16 - 25 Booths	\$11.00	\$49.50	\$220.00
26 - 50 Booth	\$11.00	\$49.50	\$220.00
51 - 100 Booths	\$11.00	\$49.50	\$220.00
Over 100 Booths	REFER TO BROKER	REFER TO BROKER	REFER TO BROKER

\$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	\$27.50	\$126.50	\$330.00
6 - 10 Booths	\$19.80	\$99.00	\$330.00
11 - 15 Booths	\$19.80	\$99.00	\$330.00
16 - 25 Booths	\$16.50	\$77.00	\$330.00
26 - 50 Booth	\$16.50	\$77.00	\$330.00
51 - 100 Booths	\$16.50	\$77.00	\$330.00
Over 100 Booths	REFER TO BROKER	REFER TO BROKER	REFER TO BROKER

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 (under 76 attendees), Board Games , Bridal Showers, Business Meetings, Business Parties , Catering Services, Charity Benefits/Dances/ Auctions, or Sales/ Fundraiser Dinners , Christening, Church Services, Community Barbeque, Community Garage Sale, Concert - Band Rehearsals , Concert - Choir, Concert - Classical 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, Engagement Party , Festivals, Flower Shows , Funeral Service , Garden Shows , Graduations , Job Fair , Lectures, Luncheons , Meetings, Music Performers, Open Door Events, Pageants – With no overnight exposure, Poetry Readings Quinceanera, Receptions, Recitals, Religious Assemblies Seminars, Social Receptions / Gathering , Speaking Engagements , Trade Shows, Voter Registration, Wedding Receptions, Weddings

\$2,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	with Alcohol
Up to 50	\$3.45	\$10.30
51-75	\$6.90	\$17.20
76-150	\$8.60	\$34.40
151-250	\$17.20	\$68.75
251-500	\$25.80	\$80.80
501-800	\$34.45	\$96.35
Over 800	REFER TO BROKER	REFER TO BROKER

\$5,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	with Alcohol
Up to 50	\$5.20	\$15.50
51-75	\$10.35	\$25.80
76-150	\$12.90	\$51.60
151-250	\$25.80	\$103.15
251-500	\$38.70	\$121.20
501-800	\$51.60	\$144.40
Over 800	REFER TO BROKER	REFER TO BROKER

CLASS 2 EVENTS

Bazaars, Bingo Games, Buskers, 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 Tournament, Parades without Floats (under 500 attendees) Reunions, Picnics, Play Readings, Tap Dancing Show, Theatrical Productions, Video Game Contests – up to 1,000 attendees

\$2,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	with Alcohol
Up to 25	\$2.50	\$38.60
26 - 50	\$2.60	\$39.60
51 - 100	\$5.05	\$49.75
101 - 200	\$17.20	\$86.00
201 - 300	\$34.40	\$137.50
301 - 400	\$68.80	\$240.70
401-600	\$103.10	\$343.70
601-800	\$171.90	\$550.00
Over 800	REFER TO BROKER	REFER TO BROKER

\$5,000,000 Liability

# OF PARTICIPANTS	RATE PER HOUR	with Alcohol
Up to 25	\$3.75	\$54.05
26 - 50	\$3.75	\$58.10
51 - 100	\$6.50	\$70.80
101 - 200	\$21.70	\$120.55
201 - 300	\$43.40	\$191.65
301 - 400	\$86.80	\$333.90
401-600	\$130.20	\$476.10
601-800	\$217.00	\$760.55
Over 800	REFER TO BROKER	REFER TO BROKER

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SPORT ACTIVITIES

Sports Class 1 – \$ 2,000,000 LIABILITY

Aerobics, Baton Twirling, Breakdancing, Catering Services, Cooking Classes, Dog Training, Dry Land Training, Fitness Classes, Marching Band Practice, Marching Competitions, Music Performers, Weight Training, Yoga, Zumba

# OF PARTICIPANTS	RATE PER HOUR
0 - 50	\$3.45
51 - 75	\$6.90
76 - 150	\$8.60
151 - 250	\$17.20
251 - 500	\$25.80
500+	Refer to Tournament Rates

Sports Class 2 – \$ 2,000,000 LIABILITY

Canoeing, Darts, Figure/Dance Skating, Hiking, In-line Skating, Juggling, Kayaking, Mountain Biking, Nordic Walk, Paddle Boarding, Snowshoeing, Track and Field

# OF PARTICIPANTS	RATE PER HOUR
Up to 25	\$2.50
26 - 50	\$2.60
51 - 100	\$5.05
101 - 200	\$17.20
201 - 300	\$34.40
301 - 400	\$68.80
401-500	\$103.10
500+	Refer to Tournament Rates

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

Badminton, Horse Shoes, Paddle Ball, Pickleball, Table Tennis, Tennis, Hacky Sack, Bocce, Lawn Bowling, Racquet Ball

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$4.13
26 - 50	\$8.25
51 - 75	\$12.38
76 - 100	\$16.50
101 - 250	\$41.25
251 - 500	\$82.50
500+	Refer to Tournament Rates

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

Aqua Fit, Backpacking, Baseball, Basketball, Cheerleading, Cricket, Croquet, Cross Country, Curling, Dance Class, Dance Competitions, Dance Competitor, Dodgeball, Flag Football, Frisbee, Golf, Kickball, Slo-Pitch, Softball, Squash, Swimming, T-Ball, Touch Football, Touch Rugby, Ultimate Frisbee, Ultimate Frisbee, Volleyball, Water Aerobics, Water Polo

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$4.13
26 - 50	\$8.25
51 - 75	\$12.38
76 - 100	\$16.50
101 - 250	\$41.25
251 - 500	\$82.50
500+	Refer to Tournament Rates

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

5k Race (Closed Roadway), Ball Hockey, BroomBall, Field Hockey, Floor Hockey, Handball, Hockey Power Drills, Hockey Speed Drills, Ice Hockey, Lacrosse (18U), Marathons (Closed Roadway), Net Ball, Old Timer Hockey, Pick-up Hockey, Ringette, Roller Derbys, Roller Hockey, Roller Skating, Roller Skating, Sledge Hockey, Soccer (18U), Speed Skating

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$8.25
26 - 50	\$16.50
51 - 75	\$38.50
76+	Refer to Tournament Rates

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

Ball Hockey Contact, Field Hockey Contact, Floor Hockey Contact, Roller Derbys Contact, Sledge Hockey

# OF PARTICIPANTS	RATE PER HOUR
0 - 25	\$8.25
26 - 50	\$16.50
51 - 75	\$38.50
76+	Refer to Tournament Rates

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

ABSOLUTE EXCLUDED SPORT ACTIVITIES

BOXING, KICK BOXING, MOTORCROSS, RUGBY, ULTIMATE FIGHTING

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SPORT LEAGUES

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

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per Team	\$103.13

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

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per Team	\$171.88

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

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per Team	\$247.50

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

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per Team	\$247.50

ATEGORY C - HIGH RISK SPORT (NON CONTACT) LEAGUES - \$5,000,000 LIABILITY

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per team	\$203.50

SPORT LEAGUES

CONTACT

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

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per Team	\$860.20

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

# OF PARTICIPANTS	RATE PER TEAM PER
Up to 25 Participants per Team	\$860.20

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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
Up to 12	\$93.50
13 to 20	\$123.75
21 to 50	\$240.63
50 to 75	\$412.50
75+	REFER TO BROKER

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

# OF TEAMS (Up to 18 per Team)	RATE
Up to 12	\$165.00
13 to 20	\$198.00
21 to 50	\$515.63
51 to 75	\$1,031.25
75+	REFER TO BROKER

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

# OF TEAMS (Up to 18 per Team)	RATE
Up to 12	\$687.50
13 to 20	\$1,375.00
20 to 30	\$2,062.50
30+	REFER TO BROKER

**CATEGORY C - ICE HOCKEY, FLOOR HOCKEY, BALL HOCKEY AND LACROSSE
NON CONTACT ONLY**

# OF TEAMS (Up to 18 per Team)	RATE
Up to 12	\$687.50
13 to 20	\$1,375.00
21 to 30	\$2,062.50
30+	REFER TO BROKER

CONTACT

# OF TEAMS (Up to 18 per Team)	RATE
Up to 12	\$1,375.00
13 to 20	\$2,750.00
21 to 30	\$4,125.00
30+	REFER TO BROKER

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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
Minumum number of players	125
Minimum Cost	\$275.00

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

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

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

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

CONTROLLED CONTACT

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