

# Facility User Activity/Rating Guide

**Effective August 1, 2023**

**Note:**

At the time of renting a facility or taking out a permit, the rate (which includes provincial sales tax), will be added to your rental contract or permit.

Any part of an hour will be charged the full hourly rate, for example, if the event is 1.5 hours, the charge will be for 2 full hours.

Alcohol use: A copy of the liquor license with permit holder's signature (sign anywhere on permit) **must** be forwarded to the city a week prior to the event.

**Contact your facility rental representative at the city to confirm your purchase.**

Please direct any insurance questions to:

**Jacqueline Luu**  
National Public Sector Practice | Associate Account Executive

**Aon**  
20 Bay Street  
Toronto, Ontario  
M5J 2N9  
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[jacqueline.luu@aon.ca](mailto:jacqueline.luu@aon.ca)

**All insurance premiums quoted in this facility user rating guide, or any premium quoted by the insurance company for events that fall outside of this facility user rating guide, will be collected by the City of Mississauga bookings department on behalf of the insurance company and remitted monthly.**

## Parades/processions – liability

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.

Limit of liability		\$2,000,000	\$5,000,000
		Rate (\$) including 8% tax	Rate (\$) including 8% tax
<b>Parades</b> (Only applicable if the organizer has purchased the user insurance coverage)			
Organizer – group/company/individual		\$588.92	\$824.49
Participants that are non-profit	Bands	\$29.46	\$58.89
	Float	\$40.50	\$70.68
	Others	\$47.11	\$94.24
Participants that are corporation (for-profit)	Bands	\$35.33	\$87.16
	Float	\$117.71	\$191.93
	Others	\$176.68	\$236.42
<b>Processions</b>			
Funeral		\$26.76	\$42.83
Non-profit and educational organizations		\$107.09	\$168.10
Religious groups and organizations		\$214.15	\$321.23
All other		\$267.69	\$428.31

## Parks regular events

**Picnics, street parties, etc., excluding inflatables and animal rides – \$2,000,000 liability**

No. of participants	Rate (\$) including 8% tax
1 – 25	\$5.89
26 – 50	\$8.83
51 – 100	\$17.68
101 – 200	\$58.89
201 – 300	\$117.80
301 – 400	\$235.57
400 – 600	\$353.35
601 – 1,000	Refer to Aon

\$5,000,000 limit required with inflatable devices (i.e. bouncy castle) or animal rides, see below.

**Note:** If inflatable is rented and the company owning inflatable provides certificate of insurance to the city naming the city as an additional insured then 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, camels, etc.).

**Picnics, street parties, etc. including inflatables and animal rides – \$5,000,000 liability**

No. of participants	Rate (\$) (no alcohol, inflatables, rides)	Rate (\$) with inflatable and animal rides	Rate (\$) with alcohol	Rate (\$) with alcohol and inflatable/animal rides
1 – 25	\$9.41	\$123.67	\$143.52	\$267.19
26 – 50	\$14.14	\$126.63	\$176.68	\$303.31
51 – 100	\$28.28	\$135.44	\$200.09	\$335.67
101 – 200	\$94.24	\$176.68	\$265.01	\$441.68
201 – 300	\$188.47	\$353.35	\$353.34	\$706.71
301 – 400	\$376.90	\$471.14	\$530.01	\$1,001.15
400 – 600	\$565.38	\$588.92	\$588.91	\$1,177.84
601 – 1,000	Refer to Aon	Refer to Aon	Refer to Aon	Refer to Aon

Alcohol: A copy of the liquor license must be on file with the city and the liquor license number is to appear on monthly reporting.

**Car/motorcycle show (display only)**

**\$2,000,000 liability**

No. of cars or motorcycles	Rate (\$) including 8% tax
1 – 20	\$11.28
21 – 35	\$16.92
36 – 50	\$23.67
51 – 75	\$35.20
76 and over	\$46.49

**Artwork show (indoor only)**

**\$2,000,000 liability**

No. of artists	Artwork value (\$)	Rate (\$) including 8% tax per day
Up to 20	Less than 10,000	\$39.46
21 – 35	Less than 25,000	\$56.35
Over 36	Refer to Aon	Refer to Aon

## Busking

### \$2,000,000 liability

	Rate (\$) including 8% tax
Daily	\$6.83
Annual	\$47.82

## City clean-up events/parks community stewardship programs

### \$2,000,000 liability

	Daily rate (\$) including 8% tax
Less than 100 participants	\$34.16
101 – 200 participants	\$68.31

## Older adult senior groups

### Excluding high risk activities – \$2,000,000 liability

	Rate (\$) including 8% tax
Annual	\$68.31

## Sports activities

### Absolute excluded sporting activities:

BMX biking, boxing, full-contact martial arts, gymnastics, kick boxing, rugby, skate boarding

No. of participants	Rate (\$) per hour (including 8% tax)
<b>Low risk – \$ 2,000,000 liability</b>	
Badminton, tennis, curling, horseshoes, baton twirling, indoor mini golf, shuffleboard, lawn bowling, walk-a-thon	
1 – 25	\$1.42
26 – 50	\$2.12
51 – 75	\$2.66
76 – 100	\$3.53
101 – 250	\$5.30
251 – 500	\$7.06
500+	\$8.24

No. of participants	Rate (\$) per hour (including 8% tax)
<b>Medium risk – \$2,000,000 liability</b>	
Baseball, basketball, soccer, softball, cricket, track and field, volleyball, swimming, figure skating, racquet ball, squash, yoga/fitness, touch football, flag football, skating, T-ball, field hockey, tai chi, dry land training, pickleball, ultimate frisbee, dance practice, dodge ball, power skating, cross country	
1 – 25	\$2.67
26 – 50	\$4.04
51 – 75	\$5.04
76 – 100	\$6.70
101 – 250	\$8.95
251 – 500	\$11.20
500+	\$16.80
<b>High risk – \$5,000,000 liability</b>	
Ice hockey (non-contact), ball hockey (non-contact), lacrosse, soft touch martial arts, floor hockey, roller hockey, football (non-contact), ringette, scuba diving, sledge hockey, canoeing, kayaking, speed skating, broomball, marathon, bike-a-thon	
1 – 25	\$6.48
26 – 50	\$11.20
51 – 75	\$17.68
76 – 100	\$23.56
101 – 250	\$29.44
250+	Refer to Aon
<b>High risk – \$5,000,000 liability</b>	
Contact sports including ice hockey, ball hockey, lacrosse, floor hockey, roller hockey, football, ringette, sledge hockey, broomball, bubble soccer, controlled archery tag, kabaddi	
1 – 25	\$8.83
26 – 50	\$11.77
51 – 75	\$29.44
76 – 100	
101 – 250	Refer to tournament rates
250+	

## Water slides

### \$5,000,000 liability

Swimming with pool slide over 7' in height, minimum three lifeguards required. Must be endorsed onto the policy. If slide is under 7' in height, use swimming rate.

	Rate (\$) per hour (including 8% tax)
If more than 30 participants, they must be in two (2) sessions and must be charged double the rate.	\$9.71

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

## Sport leagues

	Rate (\$) per hour (including 8% tax)
<b>Low risk sports leagues – \$2,000,000 liability</b>	
Up to 25 participants per team	\$88.33
<b>Medium risk sport leagues – \$2,000,000 liability</b>	
Up to 25 participants per team	\$139.88
<b>Hockey leagues – \$5,000,000 liability (non-contact)</b>	
Up to 25 participants per team	\$265.01
<b>Lacrosse leagues – \$5,000,000 liability</b>	
Up to 25 participants per team	\$265.01
<b>All other high-risk sport leagues – \$5,000,000 liability (non-contact and controlled contact only)</b>	
Non-contact – up to 25 participants per team	\$176.68
Controlled contact – up to 25 participants per team	\$217.04
<b>All other high-risk sport leagues with contact – \$5,000,000 liability</b>	
Hockey and football contact – over 25 participants per team	Refer to Aon
Up to 25 participants per team	\$412.25

## Sports tournaments

No. of teams	Rate (\$) (including 8% tax)
<b>Hockey tournament – \$5,000,000 liability (non-contact only)</b>	
Up to 12	\$577.92
13 – 20	\$1,177.84
20+	Refer to Aon
<b>Hockey tournament – \$5,000,000 liability (contact)</b>	
Up to 12	\$1,177.84
13 – 20	\$2,355.66
20+	Refer to Aon

No. of teams	Rate (\$) (including 8% tax)
<b>Lacrosse tournaments and rate including all other high-risk classed sports tournaments – \$5,000,000 liability (non-contact only)</b>	
Up to 12	\$588.97
13 – 20	\$1,177.84
20+	Refer to Aon
<b>Lacrosse tournaments and all other high-risk classed sports tournaments – \$5,000,000 liability (contact)</b>	
Up to 12	\$1,177.84
13 – 20	\$2,355.66
20+	Refer to Aon

**All other tournaments – \$2,000,000 liability**

Use one-day or two-day or three-day sports activities based on risk level – medium and low risk.

**Sport camps and/or sport schools**

	Rate (\$) (including 8% tax)
<b>Soccer/baseball/basketball camps and all other sports classified as low or medium risk – \$2,000,000 liability</b>	
Per player	\$3.45
Minimum per camp	\$294.46
<b>Lacrosse camps and all other sports classified as high risk (other than hockey) – \$5,000,000 liability</b>	
Per player	\$8.83
Minimum per camp	\$618.35
<b>Hockey schools and camps \$5,000,000 liability (non-contact and controlled contact only)</b>	
Non-contact – per player	\$8.83
Minimum premium per camp	\$441.68
Controlled contact – no scrimmaging, 1-on-1 only per player	\$17.68
Minimum premium per camp	\$883.39

## Theatre/performances

Number of people attending		Rate (\$) (including 8% tax)
<b>Practices and events/set-up and tear down – \$2,000,000 liability</b>		
Note: Excludes professional performers or members of the actors' guild who have their own liability and can provide proof and a certificate adding the city and organizer.		
Up to 125	Per event per day	\$21.42
126 – 250	Per event per day	\$32.12
251 – 500	Per event per day	\$53.54
501 – 1,600	Per event per day	\$107.09
<b>Practices and events/set-up and tear down – \$5,000,000 liability including host liquor</b>		
Note: Excludes professional performers or members of the actors' guild who have their own liability and can provide proof and a certificate adding the city and organizer.		
Up to 125	Per event per day	\$128.49
126 – 250	Per event per day	\$139.21
251 – 500	Per event per day	\$160.62
501 – 1,600	Per event per day	\$214.15
		Rate (\$) (including 8% tax)
<b>Musicians, music groups, bands, and individual performers – \$2,000,000 liability</b>		
When contract payment is less than \$2,500	Per day per group	\$26.76
Contract payment \$2,501 to \$5,000	Per day per group	\$53.54
Contract payment \$5,001 to \$25,000	Per day per group	\$107.09
Contract payment \$25,001 and over	Per day per group	Refer to Aon
<b>Movie shoots and filming with budgets under \$15,000 – \$ 2,000,000 liability (excludes pyrotechnics, car chases, and stunts)</b>		
Students enrolled in an educational program		\$4.35
Non-profit organization/non-professional individuals who do not qualify for the above		\$37.48
Professional/corporation		\$107.09
Note: For productions with a budget over \$15,001		Refer to Aon



## Blanket vendor coverage

Used when the organizer of an event purchases coverage for every independent vendor participating – coverage included for the event organizer coverage includes the set-up and tear-down days (excludes carnivals, carnival rides, festivals with over 10,000 people or events over five days in duration).

Note: The following provides an example of pricing. An application will be required in order to confirm premium charges for the event.

No. of people attending	Rate (\$) (including 8% tax)					
	0 – 5 vendors	6 – 15 vendors	16 – 30 vendors	31 – 50 vendors	51 – 100 vendors	Over 100 vendors
<b>Booths without liquor – rate is per event (1 – 5 days) – \$5,000,000 liability</b>						
Up to 100	\$114.81	\$169.07	\$265.01	\$353.35	\$530.02	\$671.37
101 – 500	\$183.55	\$270.14	\$412.25	\$588.92	\$942.26	\$1,230.85
501 – 2,000	\$252.41	\$371.24	\$530.02	\$824.49	\$1,454.64	\$2,349.81
2,001 – 5,000	\$321.28	\$472.26	\$683.14	\$1,118.95	\$1,902.21	\$3,054.74
5,001 – 7,000	\$390.10	\$569.69	\$812.71	\$1,342.73	\$2,481.11	\$3,969.75
7,001 – 10,000	\$457.91	\$674.38	\$1,060.06	Refer to Aon	Refer to Aon	Refer to Aon

No. of people attending	Flat charge – number of booths with liquor			
	0 – 5	6 – 10	11 – 20	20 – 30 (refer above 30)
<b>Booths without liquor – charge flat rate to above for numbers of booths serving liquor – \$5,000,000 liability</b>				
Up to 100	\$459.14	\$647.81	\$930.50	Refer to Aon
101 – 500	\$577.14	\$765.59	\$1,048.27	Refer to Aon
501 – 2,000	\$765.59	\$1,118.95	\$1,472.30	Refer to Aon
2,001 – 5,000	\$1,096.57	\$1,510.58	\$2,826.80	Refer to Aon
5,001 – 7,000	\$1,342.73	\$2,909.25	Refer to Aon	Refer to Aon
7,001 – 10,000	Refer to Aon	Refer to Aon	Refer to Aon	Refer to Aon

## Concessions, kiosk, and vendors

Time period	Rate (\$) (including 8% tax)
<b>Individual rating – \$2,000,000 liability excluding sales of food and non-alcoholic beverages (does not include product liability/liquor liability)</b>	
1 day	\$16.07
2 days	\$21.42
3 days	\$32.12
4 days	\$37.48
5 days	\$42.83
Up to 1 week	\$53.54
Up to 1 month	\$80.30
Additional locations plus	\$48.18
From +1 month to 3 months	\$214.15
Additional locations plus	\$80.30
From +3 months to 6 months	\$449.72
Additional locations plus	\$224.85
<b>Individual rating – \$2,000,000 liability including sales of food and non-alcoholic beverages (does include product liability)</b>	
Note: Must be certified and approved by the health board with proof of a certificate.	
1 day	\$26.76
2 days	\$53.54
3 days	\$64.25
4 days	\$74.95
5 days	\$85.67
Up to 1 week	\$160.62
Up to 1 month	\$267.69
Additional locations plus	\$133.85
From +1 month to 3 months	\$374.77
Additional locations plus	\$187.39
From +3 months to 6 months	\$535.38
Additional locations plus	\$267.69

## Non-sporting events

Other than events held in open area parks.

No. of people		Rate (\$) (including 8% tax)
<b>Meetings, seminars, workshops, senior meetings, chess clubs, bingo, keno, cooking classes, weight loss clinics (other than listed below) – \$2,000,000 liability</b>		
Up to 100	Per hour	\$1.09
101 – 250	Per hour	\$2.13
251 – 500	Per hour	\$6.35
501+	Per hour	\$11.70
<b>Child/adult birthday parties, baby and bridal showers, baptisms, funerals (no alcohol served), socials (excluding dances, weddings, bachelor/bachelorette) – \$2,000,000 liability</b>		
Note: If in connection with a sporting event activity rental, then this part of the fee is waived, and the sport event fees are charged.		
Up to 75 people – with alcohol book under dances, weddings, and reception rates	Per hour	\$2.06
Up to 75 people – maximum charge	Per event per day – for rentals up to 8 hours	\$25.96
Over 75 people, please use the rates above based on number of people.		
<b>Indoor parties with bouncy castles/inflatables – \$5,000,000 liability</b>		
Up to 75 people	Flat rate	\$117.80

No. of people	Rate (\$) (including 8% tax)		
	No alcohol (\$2,000,000 limit)	Contingent alcohol (\$5,000,000 limit)	Alcohol (\$5,000,000 limit)
<b>Dances, weddings, bachelor/bachelorette parties, etc. (no raves or all-night parties)</b>			
Note: Beer gardens are excluded. Refer to Aon for separate quote. Flat fee per event.			
Up to 50	\$10.70	\$21.42	\$107.09
51 – 75	\$21.42	\$32.12	\$133.85
76 – 150	\$26.76	\$80.30	\$160.62
151 – 250	\$53.54	\$160.62	\$267.69
251 – 500	\$80.30	\$170.53	\$374.77
Over 500	\$107.09	\$192.35	Refer to Aon

Contingent alcohol coverage to be used where there is a caterer who has liquor liability (optional to user).