

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
Parades (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
Processions			
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 IRC

\$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, and inflatables, rides)	Rate (\$) with inflatable 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 IRC	Refer to IRC	Refer to IRC	Refer to IRC

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 IRC	Refer to IRC

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**

8% tax	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)
Low risk – \$ 2,000,000 liability	
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)
Medium risk – \$2,000,000 liability	
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
High risk – \$5,000,000 liability	
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 IRC

High risk – \$5,000,000 liability

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)
Low risk sports leagues – \$2,000,000 liability	
Up to 25 participants per team	\$88.33
Medium risk sport leagues – \$2,000,000 liability	



Up to 25 participants per team	\$139.88
Hockey leagues – \$5,000,000 liability (non-contact)	
Up to 25 participants per team	\$265.01
Lacrosse leagues – \$5,000,000 liability	
Up to 25 participants per team	\$265.01
All other high-risk sport leagues – \$5,000,000 liability (non-contact and controlled contact only)	
Non-contact – up to 25 participants per team	\$176.68
Controlled contact – up to 25 participants per team	\$217.04
All other high-risk sport leagues with contact – \$5,000,000 liability	
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)	
Hockey tournament – \$5,000,000 liability (non-contact only)		
Up to 12	\$577.92	13 – 20 \$1,177.84
20+	Refer to IRC	
Hockey tournament – \$5,000,000 liability (contact)		
Up to 12	\$1,177.84	13 – 20 \$2,355.66
20+	Refer to IRC	
No. of teams	Rate (\$) (including 8% tax)	
Lacrosse tournaments and rate including all other high-risk classed sports tournaments – \$5,000,000 liability (non-contact only)		
Up to 12	\$588.97	13 – 20 \$1,177.84
20+	Refer to IRC	
Lacrosse tournaments and all other high-risk classed sports tournaments – \$5,000,000 liability (contact)		
Up to 12	\$1,177.84	13 – 20 \$2,355.66
20+	Refer to IRC	

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)
Soccer/baseball/basketball camps and all other sports classified as low or medium risk – \$2,000,000 liability	
Per player	\$3.45
Minimum per camp	\$294.46
Lacrosse camps and all other sports classified as high risk (other than hockey) – \$5,000,000 liability	
Per player	\$8.83
Minimum per camp	\$618.35
Hockey schools and camps \$5,000,000 liability (non-contact and controlled contact only)	
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)	
Practices and events/set-up and tear down – \$2,000,000 liability		
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	\$21.4 2
126 – 250	Per event per day	\$32.1 2
251 – 500	Per event per day	\$53.5 4

		per day
501 – 1,600		Per \$107.09 nt per day

Practices and events/set-up and tear down – \$5,000,000 liability including host liquor
 Note: Excludes professional performers or members of the actors' guild who have their own liability; provide proof and a certificate adding the city and organizer.

Up to 125		Per \$128.49 nt per day
126 – 250		Per \$139.21 nt per day
251 – 500		Per \$160.62 nt per day
501 – 1,600		Per \$214.15 nt per day

**Rate (\$)
(including 8% tax)**

Musicians, music groups, bands, and individual performers – \$2,000,000 liability

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 IRC

Movie shoots and filming with budgets under \$15,000 – \$ 2, chases, and stunts)
 00,000 liability excludes pyrotechnic, car



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 IRC

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
Booths without liquor – rate is per event (1 – 5 days) – \$5,000,000 liability						
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 IRC	Refer to IRC	Refer to IRC

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



Concessions, kiosk, and vendors

Time period	Rate (\$) (including 8% tax)
Individual rating – \$2,000,000 liability excluding sales of food and non-alcoholic beverages (does not include product liability/liquor liability)	
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
Individual rating – \$2,000,000 liability including sales of food and non-alcoholic beverages (does include product liability) 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)	
Meetings, seminars, workshops, senior meetings, chess clubs, bingo, keno, cooking classes, weight loss clinics (other than listed below) – \$2,000,000 liability		
Up to 100	Per hour	\$1.09
101 – 250	Per hour	\$2.13
251 – 500	Per hour	\$6.35
501+	Per hour	\$11.70
Child/adult birthday parties, baby and bridal showers, baptisms, funerals (no alcohol served) (excluding dances, weddings, bachelor/bachelorette) – \$2,000,000 liability		
Note: If in connection with a sporting event activity rental, then this part of the fee is waived, and t 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 rental up to 8 hours	\$25.96
Over 75 people, please use the rates above based on number of people.		
Indoor parties with bouncy castles/inflatables – \$5,000,000 liability		
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)



Dances, weddings, bachelor/bachelorette parties, etc. (no raves or all-night parties)

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 IRC

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