

LIABILITY INSURANCE PROGRAM RATES 2023

Insurance rates provided by MARSH Canada Limited Insurance Brokers

(Effective Oct 1, 2023rev)

SPORTING EVENT INSURANCE RATES

SPORT ACTIVITIES	# OF PARTICIPANTS	RATE PER HOUR	INSURANCE LIMIT
LOW RISK Badminton; Baton Twirling; Bocce; Curling; Dance; Dance Lessons; Horseshoes; Lawn Bowling;; Shuffleboard; Table Tennis; Tai Chi; Tennis; Walks/Walkathons Walks /Walkathons (ONLY)	1 – 25 26 – 50 51 – 100 101 – 250 251+ 251-500	\$ 0.79 \$ 1.58 \$ 2.10 \$ 2.63 Refer to Broker \$5.78 / hr	\$5 MILLION
MEDIUM RISK Baseball; Basketball; Broomball; Cheerleading; Cricket; Dodgeball; Dry Land Training; Field Hockey; Figure Skating; Fitness; Handball; Kangou Fitness; Net Ball; Pickleball; Racquetball; Ringette; Skating (drills); Skating (pleasure/power/speed); Slo-Pitch; Soccer; Softball; Squash; Swimming; Synchro Swimming: T-ball; Track & Field; Ultimate Frisbee; Volleyball; Yoga	1 – 25 26 – 50 51 – 100 101 – 250 251+	\$ 1.58 \$ 3.15 \$ 5.25 \$ 8.40 Refer to Broker	\$5 MILLION
HIGH RISK (NON-CONTACT) Ball Hockey; Floor Hockey; Football(touch/flag); Ice Hockey; Lacrosse; Martial Arts (soft touch); Roller/Inline Skating; Roller/Ball/Inline Hockey; Scuba Diving; Sledge Hockey; Speed Skating (long blades); 2K / 5K / 10K / Marathons 2K / 5K / 10K / Marathons (ONLY)	1 – 25 26 – 50 51 – 100 101 – 250 251 + 251-500	\$ 2.10 \$ 4.20 \$ 6.30 \$ 10.50 Refer to Broker \$23.10 / hr.	\$5 MILLION
HIGH RISK (CONTACT) Broomball; Bubble Soccer; Floor Hockey; Football; Ice Hockey; Kabaddi; Lacrosse; Quidditch (touch/flag); Roller Hockey; Sledge Hockey;	1 – 25 26 – 50 51 – 100 100+	Refer to Broker	\$5 MILLION
WATER SLIDES Swimming pool rental with pool slide over 7' in height, including 3 lifeguards	1 – 25 26 – 50 51 – 100 101 – 250 251 +	\$ 1.58 \$ 3.15 \$ 5.25 \$ 8.40 Refer to Broker	\$5 MILLION

SPORT LEAGUES	# OF PARTICIPANTS	RATE PER TEAM PER SEASON	INSURANCE LIMIT
LOW RISK LEAGUES Use definitions as outlined above.	Up to 30 Players per Team Up to 25 teams	\$183.75	\$5 MILLION
MEDIUM RISK LEAGUES Use definitions as outlined above.	Up to 30 Players per Team Up to 25 teams	\$ 183.75	\$5 MILLION
HIGH RISK LEAGUES (NON-CONTACT) Use definitions as outlined above.	Up to 30 Players per Team Up to 25 teams	\$ 183.75	\$5 MILLION
HOCKEY & LACROSSE LEAGUES (NON-CONTACT)	Up to 30 Players per Team Up to 25 teams	\$ 183.75	\$5 MILLION
HIGH RISK CONTROLLED CONTACT LEAGUES All other sports.	Up to 30 Players per Team Up to 25 teams	Refer to Broker	\$5 MILLION

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HIGH RISK CONTACT LEAGUES All other sports.	Up to 30 Players per Team Up to 25 teams	<i>Refer to Broker</i>	\$5 MILLION
HIGH RISK CONTACT LEAGUES Football, Hockey, Lacrosse, & Kabaddi.	Up to 30 Players per Team Up to 25 teams	<i>Refer to Broker</i>	\$5 MILLION

SPORT TOURNAMENTS	# OF PARTICIPANTS	RATE PER DAY	INSURANCE LIMIT
LOW RISK TOURNAMENTS Use definitions as outlined above. Up to 18 players per team. 1-3 days.	1 – 25 26 - 50 51-100 101 - 250 251+	\$ 21.00 \$ 26.25 \$ 47.25 \$ 78.75 <i>Refer to Broker</i>	\$5 MILLION
MEDIUM RISK TOURNAMENTS Use definitions as outlined above. Up to 18 players per team. 1-3 days.	1 – 25 26 - 50 51-100 101 - 250 251+	\$ 42.00 \$ 47.25 \$ 63.00 \$ 105.00 <i>Refer to Broker</i>	\$5 MILLION
HIGH RISK TOURNAMENTS Use definitions as outlined above. Up to 18 players per team. 1-3 days.	# OF TEAMS 0 - 8 9 – 16 17 - 20 21+	RATE PER EVENT \$ 525.00 \$ 735.00 \$ 1,050.00 <i>Refer to Broker</i>	\$5 MILLION
HIGH RISK CONTACT TOURNAMENTS Use definitions as outlined above. Up to 18 players per team. 1-3 days.	1 – 12 13 – 20 21+	<i>Refer to Broker</i>	\$5 MILLION
SPORT CAMPS/SCHOOLS	MINIMUM RATE	RATE PER ADDITIONAL PLAYER	INSURANCE LIMIT
LOW RISK CAMP/SCHOOL Use definitions as outlined above.	\$ 295.31	\$ 2.36	\$5 MILLION
MEDIUM RISK CAMP/SCHOOL Use definitions as outlined above.	\$ 295.31	\$ 2.36	\$5 MILLION
HIGH RISK CAMP/SCHOOL Use definitions as outlined above.	\$ 262.50	\$ 5.20	\$5 MILLION
HOCKEY CAMP/SCHOOL (NON-CONTACT)	\$ 262.50	\$ 5.20	\$5 MILLION
HOCKEY CAMP/SCHOOL (CONTROLLED CONTACT) No scrimmage & 1-on-1 only.	\$ 630.00	\$ 10.50	\$5 MILLION

SPORT EVENT NOTES:

- If any activity is not listed, contact insurance broker to determine the appropriate rate
- If a sport rental is in connection with a room (e.g. children's Birthday Party), the applicable liability insurance for both the sport and the room will be applied
- Swimming Pool Party with lifeguard bookings must include a signed ADDITIONAL TERMS & CONDITIONS (POOL PARTIES)

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*** **EXCLUDES SPORT ACTIVITIES** – Alpine Skiing, BMX Biking, Boxing, Climbing Walls, Contact Martial Arts, Cycling, Equestrian, Gymnastics, Hockey (Contact), Hockey Schools (Contact), Kickboxing, Minor Hockey (Under 18), Rugby (Contact), Skateboarding / Skateboard Parks, Snowboarding, Tackle Football, Weightlifting.***

NON-SPORTING EVENT INSURANCE RATES

TYPE/DESCRIPTION	# OF ATTENDEES	RATE PER HOUR	INSURANCE LIMIT
MEETING/GATHERING Baby/Bridal Shower; Baptism; Bingo; Birthday Party (Child); Cards, Chess Club; Choir Practice; Church/Mass; Cooking Class; Funeral; Keno; Meeting; Prayer Meeting; Seminar; Seniors Meeting; Weight Loss Clinic; Workshop	1 – 100 101 – 250 251 – 500 501+	\$ 2.10 \$ 10.50 \$ 15.75 Refer to Broker	\$5 MILLION

TYPE/DESCRIPTION	# OF ATTENDEES	RATE PER EVENT			INSURANCE LIMIT
		NO ALCOHOL	ALCOHOL WITH LICENCED CATERER SERVING	ALCOHOL WITHOUT LICENCED CATERER	
SOCIAL Bachelor/Bachelorette; Birthday Party (Adult); Jack & Jill; Dance; Wedding	1 – 100 101 – 200 201 – 350 351 – 500 501+	\$ 12.60 \$ 16.80 \$ 21.00 \$ 26.50 Refer to Broker	\$ 12.60 \$ 16.80 \$ 21.00 \$ 26.50 Refer to Broker	\$ 63.00 \$ 84.00 \$ 105.00 \$ 115.50 Refer to Broker	\$5 MILLION

NOTE: WHERE AN EVENT HAS ALCOHOL BEING SERVED BY A LICENCED CATERER AND THE CATERER PROVIDES CERTIFICATE OF INSURANCE TO THE CITY, USE 'WITH LICENCED CATERER' RATE OTHERWISE, USE THE 'WITHOUT LICENCED CATERER' RATE.

TYPE/DESCRIPTION	# OF ATTENDEES	RATE PER EVENT			INSURANCE LIMIT
		1 DAY	2 DAYS	3 DAYS	
EVENT Art shows and exhibits, auctions, bazaars, craft shows, health fairs, fashion shows, dance recitals, music recitals, sports & wellness clinic, seasonal markets, talent shows, trade shows, job fairs.	1 – 100 101 – 200 201 – 350 351 – 500 501+	\$ 15.75 \$ 26.25 \$ 36.75 \$ 42.00 Refer to Broker	\$ 21.00 \$ 31.50 \$ 42.00 \$ 47.25 Refer to Broker	\$ 26.25 \$ 36.75 \$ 47.25 \$ 52.50 Refer to Broker	\$5 MILLION

TYPE/DESCRIPTION	THEATRE	CAPACITY	RATE PER EVENT PER DAY	INSURANCE LIMIT
THEATRE/PERFORMANCES Excludes Professional Performers or Members of the Actors Guild who have their own liability and can provide proof & a certificate adding the City & organizer. *** Alcohol is only served by City of Brampton employees and covered under the City of Brampton's Insurance Policy. ***	CYRIL CLARK LESTER B. PEARSON(LBP) LBP STUDIO ROSE STUDIO ROSE MAIN STAGE	up to 187 up to 400 up to 50 up to 100 up to 868	\$26.25 \$42.00 \$10.50 \$15.75 \$27.30per hour	\$5 MILLION

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TYPE/DESCRIPTION	RATE	INSURANCE LIMIT
POP-UP EVENTS – GARDEN SQUARE outdoor permitted location – up to 500 capacity	\$ 17.01 per hour	\$5 MILLION
If event is more than 2 and ½ hours, per day rate applies	\$ 45.36 per day	\$5 MILLION

TYPE/DESCRIPTION	# OF PARTICIPANTS	RATE PER EVENT	INSURANCE LIMIT
PARK EVENT Picnic ONLY Celebrations, Parties	1 – 250	\$ 2.63	\$5 MILLION
	w/Dunk Tank	\$ 81.38	
	w/Inflatable	\$ 160.13	
	1-100	\$15.75	
	101 – 200	\$26.25	
	201 –350	\$36.75	
351-500	\$42.00	Refer to Broker	
501+			

TYPE/DESCRIPTION	# OF PARTICIPANTS	RATE PER EVENT	INSURANCE LIMIT
BIRTHDAY PARTY WITH PETTING ZOO Specific children’s party package available at Chinguacousy Park	1 – 25	\$ 1.58	\$5 MILLION
	26 – 50	\$ 3.15	
	51 – 100	\$ 5.25	
	101 – 250	\$ 8.40	

TYPE/DESCRIPTION	RATE PER EVENT	INSURANCE LIMIT
PHOTOGRAPHY All outdoor permitted locations	\$ 10.50	\$5 MILLION

TYPE/DESCRIPTION	RATE PER DAY			INSURANCE LIMIT
	STUDENTS <i>(enrolled in an educational program – max 250 in attendance)</i>	OTHER <i>(Non-profit Organizations & Non-professional Individuals who do not qualify for the above)</i>	PROFESSIONAL / CORPORATION	
MOVIE SHOOTS AND FILMING Productions with a budget under \$15,000 *** excludes pyrotechnics; car chases; and stunts. ***	\$ 2.63	Refer to Broker	Refer to Broker	\$5 MILLION

NOTE: PRODUCTIONS WITH A BUDGET IN EXCESS OF \$15,000 WILL BE REFERRED TO MARSH CANADA INSURANCE BROKERS FOR AN APPLICABLE RATE.

NON-SPORTING EVENT INSURANCE RATES CONTINUED...

GORE MEADOWS KITCHEN (\$5 MILLION LIABILITY)

TYPE/DESCRIPTION	# OF PARTICIPANTS	RATE PER HOUR	INSURANCE LIMIT
KITCHEN Kitchen specific rentals at Gore Meadows (Deep Fryers Excluded) <i>*** Where kitchen is part of a room rental booking, apply the appropriate SOCIAL EVENT rate also. ***</i>	1-100 101-250	\$2.10 \$10.50	\$5 MILLION

NON-SPORTING EVENT NOTES:

- If a room rental is in connection with a sport (e.g. children's Birthday Party), the applicable liability insurance for both the room and the sport will be applied
- For events involving **alcohol**, a copy of the Special Occasion Permit with the Rental Agreement Holder's signature must be on file with the City of Brampton prior to the day of the event and the original posted for the duration of the event
- Beer Gardens are excluded from these rates; inquiries will be directed to Insurance Broker for a separate quote
- Based on the nature of the event (e.g. Youth Parties) additional liability insurance coverage may be required at the discretion of the Supervisor or Designate
- Youth Party bookings must include a signed ADDITIONAL TERMS & CONDITIONS (YOUTH PARTIES)
- Rentals associated with a travelling zoo, are strongly encouraged to ensure they receive a Certificate of Insurance from the company
- Any part of a day is charged the 'Day Rate' (e.g. if the event is 16 hours over 2 days, charged for 2 days)

SPECIAL EVENT INSURANCE RATES

CONCESSIONS, KIOSK, VENDORS	TIME PERIOD	RATE	INSURANCE LIMIT
INFO & PREPACKAGED SALES Information Booths; Displays of Work; Marketing/Sample Distribution; Experiential Exhibits; etc. & Prepackaged Food & Non-Alcoholic Beverages <i>Does not include Product Liability or Liquor Liability.</i>	1 Day 1 Week (up to) 1 Month (up to) 3 - 6 Months	\$ 26.25 \$ 52.50 \$ 94.50 \$ 472.50	\$5 MILLION
PRODUCT SALES Clothing; Products; etc. & Prepared Food & Non-Alcoholic Beverages <i>Includes Product Liability. Does not include Liquor Liability.</i>	1 Day 1 Week (up to) 1 Month (up to) 3 - 6 Months	\$ 50.40 \$ 131.25 \$ 262.50 \$ 656.25	\$5 MILLION

NOTE: VENDORS PROVIDING PREPARED FOODS AND/OR NON-ALCOHOLIC BEVERAGES MUST BE CERTIFIED AND APPROVED BY THE HEALTH BOARD WITH PROOF OF CERTIFICATION

SPECIAL EVENT INSURANCE RATES CONTINUED...

TYPE/DESCRIPTION ORGANIZED BY CITY OF BRAMPTON	TYPE	RATE PER	INSURANCE LIMIT
PARADE ELEMENTS Participants that are <u>non-profit</u>	WALKING BANDS FLOAT *OTHER	\$ 42.00 element \$ 42.00 element \$ 42.00 element	\$5 MILLION
PARADE ELEMENTS Participants that are a <u>Corporation (for-profit)</u>	WALKING BANDS FLOAT *OTHER	\$ 42.00 element \$ 42.00 element \$ 42.00 element	\$5 MILLION
HORSE & BUGGY		<i>Refer to Broker</i>	\$5 MILLION

* OTHER INCLUDES UNLICENSED MOTORIZED VEHICLES; STILT WALKERS; JUGGLER, ETC.

TYPE/DESCRIPTION NOT ORGANIZED BY CITY OF BRAMPTON	TYPE	RATE PER	INSURANCE LIMIT
PARADE (FLAT CHARGE) Organizer – group/company/individual	<i>includes walking & non-motorized bikes</i>	<i>Refer to Broker</i>	\$5 MILLION
+ PARADE ELEMENTS Participants that are <u>non-profit</u>	BANDS FLOAT *OTHER	<i>Refer to Broker</i>	\$5 MILLION
+ PARADE ELEMENTS Participants that are a <u>Corporation (for-profit)</u>	BANDS FLOAT *OTHER	<i>Refer to Broker</i>	\$5 MILLION
PROCESSION	FUNERAL NON-PROFIT & EDUCATIONAL ORGS RELIGIOUS GROUPS & ORGS ALL OTHER	<i>Refer to Broker</i>	\$5 MILLION

* OTHER INCLUDES HORSES; UNLICENSED MOTORIZED VEHICLES; STILT WALKERS; JUGGLER, ETC

TYPE/DESCRIPTION	RATE PER LOCATION PER DAY	INSURANCE LIMIT
DOORS OPEN BRAMPTON Event location not on City property	<i>Refer to Broker</i>	\$5 MILLION

TYPE/DESCRIPTION		LENGTH	RATE PER EVENT PER GROUP	INSURANCE LIMIT
PERFORMERS Musicians; Music Groups; Bands; & *Individual Performers		Per Day Per Week Month 3-6 months	\$ 50.40 \$ 131.25 \$ 472.50 \$ 656.25	\$5 MILLION
BUSKERS Musicians; Music Groups; Bands; & *Individual Performers	BRAMPTON FARMER'S MARKET & GARDEN SQUARE	1 Day Seasonal	\$ 21.00 <i>Refer to Broker</i>	\$5 MILLION

* INDIVIDUAL PERFORMERS CAN INCLUDE FORTUNE TELLERS; CLOWNS; JUGGLERS; MAGICIANS; BALLOON ARTISTS; FACE PAINTERS; HENNA ARTISTS; ILLUSIONISTS; ETC

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SPECIAL EVENT NOTES:

- Vendors, Performers, and Parade elements not directly associated to a Rental Agreement, must have an Event Liaison complete a LIABILITY INSURANCE AGREEMENT to access the associated rates
- Any part of a day is charged the 'Day Rate' (e.g. if the event is 16 hours over 2 days, charged for 2 days)