

**USER GROUP LIABILITY INSURANCE PROGRAM**

**Sports & Recreational Activities plus Camps - \$2M Insurance**

**Includes**

**Class 1 - Low Risk**

Includes: Badminton, Bocce Ball, Bowling, Choir practice, Curling, Dance practice/lessons, Drama rehearsals/lessons, Gardening, Horseshoes, Music lessons, Photography Classes, Public Skating, Shuffle board, Tennis, Table tennis, Tai Chi

Participants	Hourly (Occasional use)	1 day event/tournament	2 or 3 day event/tournament	Annual Season	Beer Garden*	Weekly camp rates
1 to 50	\$.76/ hour	\$27.00	\$54.00	\$81.00	\$108/day	See Camp Programs below
51 to 100	\$1.51/hour	\$37.80	\$75.60	\$108.00	\$108/day	
101 to 250	\$2.27/hour	\$54.00	\$91.80	\$135.00	\$216/day	

\*Beer garden rate is in addition to tournament rate. Separate coverage for Host Liquor Liability.

**Class 2- Medium Risk**

Includes: Ball/Roller/Floor Hockey, Baseball, Basketball, Broomball, Children's play groups, Canoe (in pool) Cricket, Dodge ball, Fencing, Field Hockey, Figure Skating, Fitness Classes, Handball, Kayak (in pool), Lacrosse (non contact, pick up), Martial Arts (non contact) Racquetball, Soccer, Softball, Slo-pitch, Squash, Swimming with Lifeguard, Ringette, Synchronized Swimming, T-ball, Touch/Flag Football (non-contact), Track & Field, Ultimate Frisbee, Volleyball (including Beach), Yoga, \*Non-Contact Minor Pick-up Hockey (one-off use only like parent-organized pick up game, not league practice or game)

Participants	Hourly (Occasional use)	1 day event/tournament	2 or 3 day event/tournament	Annual Season	Beer Garden*	Weekly camp rates
1 to 50	\$1.51/hour	\$54.00	\$81.00	\$108.00	\$108/day	See Camp Programs below
51 to 100	\$3.02/hour	\$81.00	\$108.00	\$216.00	\$108/day	
101 to 250	\$6.05/hour	\$108.00	\$135.00	\$324.00	\$216/day	

\*Beer garden rate is in addition to tournament rate. Separate coverage for Host Liquor Liability.

**Camp Programs including multi-sport**

*Taxes are included*

Participants	Weekly Rate for camps*
Up to 100	\$108 flat rate
over 101	\$2.16 per person

\* Coverage applicable per Camp Session (Maximum 2 weeks)

**Excludes**

Class 1, Class 2 and Camp Programs all exclude: Alpine Skiing, Bouncy Castles (unless a professional company sets it up, monitors its use, removes it and carries their own insurance), Boxing, Climbing Walls, Contact Hockey, Contact martial arts/self-defence, Cycling, Dunk Tanks, Fireworks (unless under the directions of a Fireworks Supervisor), Free Diving, Gymnastics, Horse related activities, Kickboxing, Lacrosse (unless non contact pick-up), Minor Hockey (18 & under), Mixed Martial Arts, Rugby, Skateboarding, Snowboarding, Tackle Football. For Adult Non Contact Hockey, see the Hockey Rate sheet

**Frequently Asked Questions**

Q: Are bouncy ever castles allowed?

