

**Frank Cowan Company Facility User Rates      \$2,000,000 Limits of Liability**

Rates shown below are for your information only and do not include premium sales tax.

**Non Sporting Events or Occasions**

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.

**Rates/Premium**

Number of People Attending Event	No Alcohol			Alcohol		
	Hourly Rate**	1-2 Day Event	3-5 Day Event	Hourly Rate**	1-2 Day Event	3-5 Day Event
1-50	\$3.00	\$25	\$50	\$12.00	\$85	\$150
51-100	\$4.00	\$50	\$85	\$20.00	\$130	\$260
101-200	\$6.00	\$75	\$125	\$30.00	\$200	\$400
201-500	\$8.00	\$150	\$200	\$40.00	\$350	\$700
501-1000	\$10.00	\$220	\$300	\$50.00	\$550	Refer
1001-1500	\$15.00	\$300	Refer	Refer	Refer	Refer
1501+	Refer	Refer	Refer	Refer	Refer	Refer

**\*\* If hourly Rate exceeds the 1 Day rate, charge the 1 day rate.**

**\*Event: 1-2 Day Event Rates and 3-5 Day Event Rates are Per Event Rates and Not Per Day Rates.**

E.g. An art event (alcohol) is being held for 2 days. It is estimated 500 people will attend over the 2 day period. The total charge would be: \$350.

**\*Events: Annual Weekly Meetings: Charge 5 times the flat charge shown for a 1-2 Day Event for a Total Annual Premium.**

E.g. 50 people rent a facility weekly to play bridge (no alcohol event). The Annual Charge would be: \$25 x 5 = \$125 Total Annual Premium

**\*Events: Annual Monthly Meetings: Charge 3 times the flat charge shown for a 1-2 Day Event for a Total Annual Premium.**

E.g. 250 people rent a hall monthly (alcohol event). The Annual Charge would be: \$350 x 3 = \$1,050 Total Annual Premium

**Excluded Activities**

Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football, wrestling and organized sports teams/leagues.

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<b>Sporting Events or Activities</b>				
<b>Note: Organized Sports Leagues without insurance are a Company Referral</b>				
<b>Low Risk</b>				
Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis				
<b>Medium Risk</b>				
Ball/roller/floor hockey, baseball, basketball, broomball, cheerleading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball, yoga				
<b>Rates/Premium</b>				
<b>Number of Participants</b>	<b>Low Risk</b>		<b>Medium Risk</b>	
	Hourly Rate**	1 Day Flat Event*	Hourly Rate**	1 Day Flat Event*
1-25	\$2.50	\$60	\$4.00	\$95
26-50	\$4.00	\$90	\$6.00	\$120
51-100	\$6.00	\$120	\$8.00	\$190
101+	Refer	Refer	Refer	Refer
<b>*Events Over 1 day: Any Single Sporting Event being held for more than 1 consecutive is a Company Referral</b>				
<b>*Events - Annual Weekly and Seasonal Activities: Charge 2 times the flat charge shown for a Total Annual Premium</b>				
E.g. Yoga Classes (medium activity) with 20 people attending weekly. The Annual Charge would be: \$95 x 2 = \$190 Total Annual Premium.				
E.g. A group of people get together weekly to figure skate from September to March (seasonal and medium activity) the total number of people in the group is 30 people. The Annual Charge would be: \$120 x 2 = \$240 Total Annual Premium.				
<b>Excluded Activities</b>				
Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football, wrestling and organized sports teams/leagues.				