

ANNUAL LOW RISK (USER GROUP PROGRAM)

The Annual Low Risk User Group Program is in place to cover third party users of municipal facilities including parks and gazebos. The policy covers any individual or community group renting a municipal facility to run an event or activity. It is important to note that the coverage is for the everyday resident who would otherwise not have insurance in place. It is not in place for companies or corporations to piggyback off of a cost effective insurance policy. The coverage is in place to protect residents of the community and provide coverage for the person in control of the event. The municipality is automatically added as additional insured on the policy.

COVERED ACTIVITIES

EVENTS

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, concerts, 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, religious services, retirement parties, reunions, seasonal markets, talent shows, theatre performances, picnics, meetings, seminars, speakers, workshops/classroom instruction, weddings or other ceremonies.

SPORTING ACTIVITIES

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, 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 (pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with lifeguard, synchronized swim, t-ball, track & field, volleyball, yoga.

EXCLUSIONS

Alpine skiing, bike racing, boxing, climbing walls, contact sports (including hockey, lacrosse, martial arts), cycling, fireworks, gymnastics, horse related activity, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, tackle football, wrestling, training camps, athletic schools, festivals, fairs, deep frying at concessions/kiosks/vendors, professional performers or members of the Actors Guild, (warranty) swimming with pool slide over 7ft in height must have minimum 3 lifeguards on site, corporations and any organized sports teams/leagues/tournaments.

PLEASE REFER THE RISK TO YOUR BROKER IF:

- The event or activity is not listed above
- Any event with 500+ attendees (350+ if liquor is present & 100+ if the activity is a sporting activity)
- Any event of 4 days or more (2 or more days for a sporting activity)