



APPENDIX C

FESTIVALS and SPECIAL EVENTS INSURANCE MATRIX

Event: _____ Date: _____

The following matrix was developed to assist the Town and applicants in determining the minimum level of liability insurance required for an event. The minimum requirements may at any time, be modified by the Town at its discretion.

<u>Risk Rating Points</u>	<u>Minimum Liability Insurance Required</u>
1-5	\$2 million
6-8	\$3 million
9-12	\$5 million
13+	Consult Risk Management

Risk Factors	Risk Value	Event Points
Alcohol served	4	
Animals - Exotic - Domestic	2 1	
Attendance – maximum expected at event 501 -2,000 2,001 – 10,000 10,001 +	1 2 3	
Fireworks Family Display	2 Consult	
Motor Sports	Consult	
Food	1	
Neighbourhood Impact Minor road closure with rolling barricades/traffic redirection Road Closure (Crowds under 10,000 people) Major Road Closure (Crowds over 10,000 people)	1 2 3	
Rides (Includes amusement rides and bouncy castles)	2	
Stage (each)	1	
*Vehicle Involvement (vehicles used during event only, including golf carts)	1	
Sport Activity Non-contact (i.e.: tennis) Minor contact (i.e.: soccer) Contact (i.e.: hockey, football)	1 2 3	
TOTAL		

* Vehicle liability insurance is also required if licensed vehicles will be used at the event.

NOTE: It is the responsibility of the applicant to obtain insurance in adequate forms and amounts.