

# FOUR FREEDOMS PARK

## *Facility Rentals*





**Need a place to  
host your next  
event?**

**Four Freedoms  
Park is here for  
all your rental  
needs.**

- **Quinceanera**
- **Wedding Reception**
  - **Baby Shower**
  - **Sweet 16**
- **Graduation Party**
- **Celebrations**





City of Cape Coral ~ Four Freedoms Park  
4818 Tarpon Ct., Cape Coral, Fl. 33914  
Phone: (239)574-0804 \*Fax: (239)242-5359

Half Day Rental    Full Day Rental  
Up to 8 Hours    Up to 14 Hours

Date of Event:	Time of Event:	Expected Attendance:
Name of Renter:	DOB:	Phone:
Organization:	Nonprofit **501(c)(3) required** : <input type="checkbox"/> Yes <input type="checkbox"/> No	
Address:	Today's Date:	
City/State/Zip		
Nature of Function:	Email:	
Name of Entertainer(s):		

\*\*False or misleading information in this contract may result in the immediate termination of rental without a deposit refund or refund of insurance payment if insurance is unable to be cancelled.\*\*

Ballroom	Half Day	Full Day	Deposit	Additional Options
1-130 people	\$440	\$685	\$250	Early access before 10am \$50

Gather Guard Certificate of Liability Insurance Required  
[www.intactspecialty.com/entertainment](http://www.intactspecialty.com/entertainment)

Insurance price various upon size of party

Available Tables:  
16 round tables 5' ROUND  
12 rectangle tables 8'X3'  
Up to 100 chairs available

**There will be a 50% increase in rental fees on City/Public Holidays and New Years Eve. No rentals on Thanksgiving or Christmas.  
6.5% Sales Tax Will be Added to Rental Fees and Insurance.**

- ◆ Damage deposit **\$250** must be paid at the time of booking. The booking is confirmed if payment is received and the request form properly filled out and signed by Four Freedom Park personnel.
- ◆ Your rental includes the use of the bathrooms, tables, and chairs.
- ◆ Balance must be paid **14** days in advance of use date. Failure to pay on time will result in the cancellation of your booking and forfeiture of the damage deposit.
- ◆ If booking is made within **14** days of the rental date, payment in **full** is due at the time of booking. Only cash or credit card payments will be accepted. **No checks.**
- ◆ Damage deposits will be refunded in the same manner in which they were paid. Credit/debit card refunds will be issued within 2-3 business days back to the card originally used. Deposits paid by cash will be refunded within 2-3 weeks by check.
- ◆ Rentals must be cleaned up and out by the scheduled ending time on your contract. Customers will forfeit the \$250 damage deposit if they do not clean up or adhere to the scheduled hours agreed upon in the contract. \_\_\_\_\_INT
- ◆ It is your responsibility to advise the caterer, florist, party planners, DJ, etc. of the scheduled hours of your event. **No one will be allowed in the building prior to the time on your contract.** Deliveries and pick ups must be arranged within scheduled rental times.
- ◆ This is a public building, and any items stored are left at your own risk. All items brought in must be removed at the end of the rental.
- ◆ No cash bars. No alcoholic beverages may be consumed by anyone under the age of 21. **Alcohol is not permitted outside the building or in the park. Strictly enforced! If this occurs, police will be notified and the rental terminate.**
- ◆ We are located in a residential area with noise ordinances. Music must be kept at a reasonable volume, not to exceed 100 decibels. **No music after 11 pm.**
- ◆ Anyone under the age of 18 must be supervised at all times. No child should be allowed to leave the building without adult supervision.
- ◆ Changes to the contracted time or number of attendees require 2 weeks notice.
- ◆ The use of confetti and glitter is strictly prohibited. **A \$50 fee will automatically be deducted from your deposit if either are used.** \_\_\_\_\_INT
- ◆ Food and drinks should remain within the mainroom.
- ◆ Candles or any type of open flame are prohibited. No fog machines. Bubbles cannot be used indoors.
- ◆ A clean up check list is attached. It is your responsibility to make sure the clean up is completed thoroughly. You will lose all, or part, of your deposit if the building is not left clean and in good condition. \_\_\_\_\_INT

### **CANCELLATION POLICY**

If the event is cancelled or the date is changed, the entire damage deposit will be forfeited.  
A full refund of the damage deposit will be given if the rental begins and ends on time, the clean up regulations and all other regulations are followed, and there is no damage to the property. \_\_\_\_\_INT



1.) User agrees to supervise the use of the facility to ensure that there is neither abuse to the facility nor any violation of the laws of the State of Florida or the laws and regulations of the City of Cape Coral and its Parks and Recreation Department.

2.) User agrees to report any personal injury during the event to the City of Cape Coral Parks and Recreation Department Director and to provide a written report within twenty-four (24) hours, describing the circumstances of the injury.

3.) User agrees to report any damage to the facility and to accept responsibility for the cost of repair or replacement. The Parks and Recreation Department will inspect the facility both before and after use and will apply damage deposit to any repairs or replacements caused by use. Damage deposit may also be applied to additional persons, over amount set up for, that change total charges for use.

4.) ***The City of Cape Coral requires liability insurance for all rentals. If you would like to submit a certificate form your company's insurance the following must occur:***

1. The certificate must be an original (no copies or faxes will be accepted) and received directly from the insurance company in the amount of One Million Dollars.
2. In the Description box, the certificate must state "The City of Cape Coral as additional insured". The address for the City of Cape Coral should be listed as 1015 Cultural Park Blvd., Cape Coral, FL 33990.
3. The certificate must be received one week (five business days) prior to the event. If the binder is not received one week prior to the event, The City's insurance form will be submitted to the Risk Management Division and the usual fees will be charged.

5) In any litigation relating to the enforcement of any provision of this agreement, and in any equitable or legal action resulting from a breach of this agreement, the prevailing party shall be entitled to an award of costs and reasonable attorney's fees, both in trial court and on appeal.

In consideration for use of the Four Freedoms Park facilities, located at 4818 Tarpon Ct. , \_\_\_\_\_ shall be liable and agrees to be liable for, and shall indemnify, defend and hold the City harmless from and against any and all claims, suits, judgments or damages, losses and expenses, including court costs, expert witness and professional consultation services and attorney's fees, arising out of the User's use and occupancy of the premises, the occurrence of User's event and the conduct of User and User's guests and invitees.

**NOTE: Florida has very broad public record laws. Documents pertaining to city business are considered to be public records and will be made available to the public or media, upon request. Therefore, your contract information may be subject to public disclosure.**

I understand and agree to adhere to all of the above stipulations and regulations.

*I understand that false or misleading information in this contract may result in the immediate termination of my rental without a deposit refund or refund for insurance payment if insurance is unable to be cancelled. \_\_\_\_\_INT*

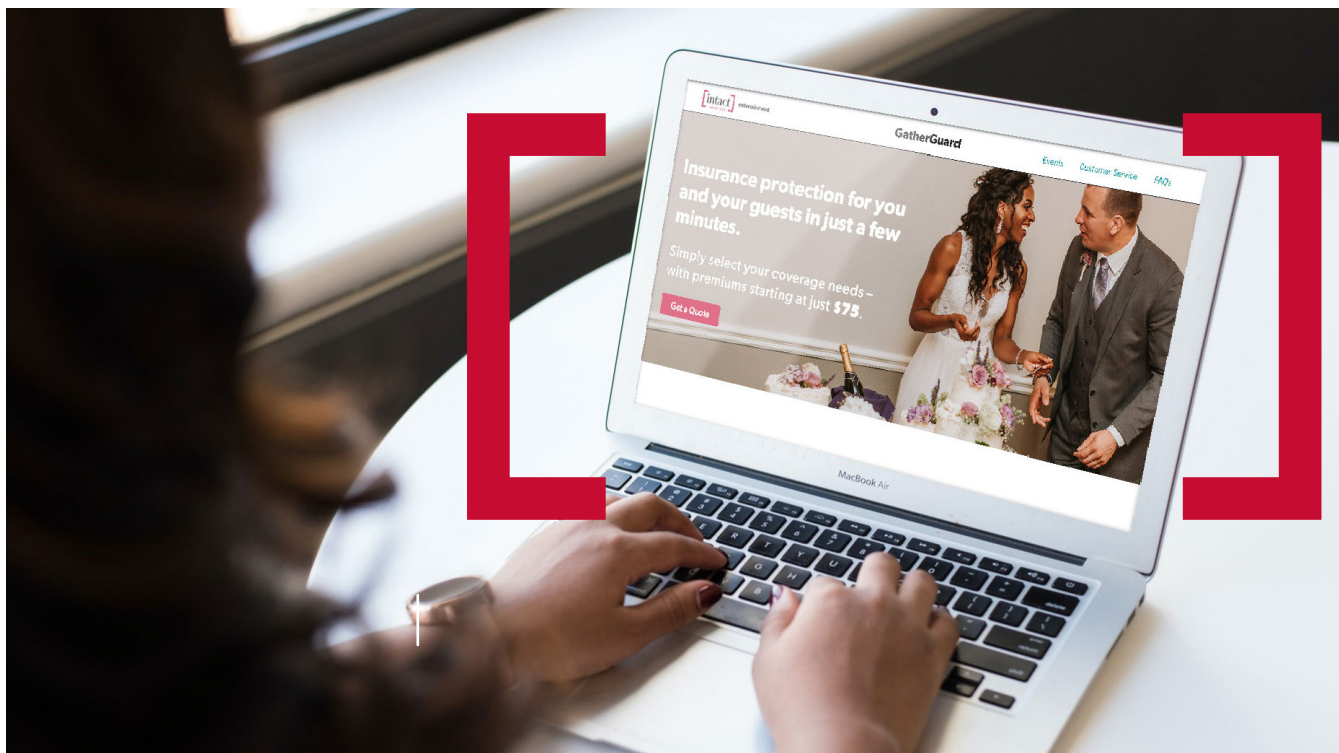
\_\_\_\_\_  
Signature of User/Representative

\_\_\_\_\_  
Booked by: (Four Freedoms Staff)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**Total Fees** \_\_\_\_\_ **Deposit Pd** \_\_\_\_\_ **Bal Due** \_\_\_\_\_



Intact Entertainment

## GatherGuard Purchasing Instructions

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides low-cost coverage for special events.

### Purchasing Instructions:

GatherGuard is accessible through two easy methods:

**Tip:** Internet Explorer is not supported, for the best experience, please use the Chrome, Safari or Firefox browsers

#### Venue ID Codes

- Visit our website at [gatherguard.com](https://gatherguard.com) Vendor ID Code: 0501 1313
- Select Get a Quote and answer a few questions about your event
- Where prompted, enter the applicable venue ID code provided by your venue, or search for your venue
- Complete the application and purchase coverage

#### Direct Referral Link

- Visit the website provided by the venue containing the referral link
- Click the referral link
- Complete the application and purchase coverage

You can verify the additional insured information before completing your purchase by using the “Preview my certificate language” link found at the righthand side of the application. Once the application has been completed, and credit card payment confirmed, you will receive an email with a full copy of your policy and certificate of liability insurance.

**Purchasing tip:** Purchase your coverage several days in advance of your event to leave time for any changes that may need to be made.

## Sample Policy

---

You can view a sample policy at any time. Simply click “View Sample Policy” located at the bottom of our website homepage or on each page of the quote/purchasing process.

## Contact Us

---

Customer Service is available to assist with questions at **844-747-6240**, Monday through Friday from **8:00 a.m. to 8:00 p.m.** Eastern Time.

### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](https://intactspecialty.com).

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: [intactfc.com](https://intactfc.com).

**CGL Premium**

Determined by number of days, number of people attending, and risk class.

**For \$1 Million General Liability Policy:**

**TABLE 1**  
**Events 1-4 days in length**  
These rates are per event  
(Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$75	\$100	\$150
101-500	\$100	\$135	\$200
501-1500	\$150	\$185	\$310
1501-3000	\$200	\$315	\$425
3001-5000	\$300	\$425	\$625

**TABLE 2**  
**Events 5 or more days in length**  
These rates are per event  
(Total attendance range already includes days)

Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$95	\$170	\$300
101-500	\$140	\$215	\$360
501-1500	\$235	\$355	\$455
1501-3000	\$335	\$460	\$575
3001-5000	\$450	\$625	\$785

**Increased Limits Base Premium Multiplier**

The amounts are all based off the fundamental limit of 1 Million. i.e. the 1 Million below is the price for the additional million on top of the base limit of 1 Million...

**TABLE 3**  
**Increased Limits Rates and Minimums**

Increased Limits Tier	Base Premium Multiplier	Minimum Premium 1-4 days	Minimum Premium 5 or more days
1 Million over 1 million (\$2M policy)	25%	\$175	265.00
2 Million over 1 million (\$3M policy)	37.5%	300.00	450.00
3 Million over 1 million (\$4M policy)	44%	400.00	600.00
4 Million over 1 million (\$5M policy)	47%	500.00	750.00

Damage to Premises Rented to You \$1,000,000 Sublimit

TABLE 4 Damage To Rented Premises 1-4 Days These rates are per event (Total attendance range already includes days)			
Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$25	\$30	\$35
101-500	\$30	\$40	\$50
501-1500	\$35	\$50	\$65
1501-3000	\$40	\$60	\$80
3001-5000	\$45	\$70	\$95

TABLE 5 Damage To Rented Premises 5 or More Days These rates are per event (Total attendance range already includes days)			
Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$30	\$50	\$75
101-500	\$40	\$65	\$95
501-1500	\$50	\$75	\$105
1501-3000	\$60	\$95	\$115
3001-5000	\$70	\$110	\$130

Additional Premium to Mitigate Potential Added Liability When Vendors/Exhibitors/Performers are Present

TABLE 6 Vendor Liability		
Type of Event Support	Daily Rate for each individual	Event Maximum
Exhibitors (no sales)	\$45 per day, per exhibitor	\$300
Vendors (non-food sales)	\$65 per day, per vendor	\$425
Vendors (food sales)	\$75 per day, per vendor	\$475
Performers/ Attractions	\$150 per day, per performer	\$950



## Liquor Rate

**TABLE 7**  
**Liquor Liability Add-on Coverage**  
 These rates are per event  
 (Total attendance range already includes days)

Attendance Range	1-4 Day Events	5+ Day Events
1-100	\$75	\$110
101-500	\$185	\$275
501-1500	\$260	\$435
1501-3000	\$375	\$600
3001-5000	\$490	\$750

### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



entertainment



# GATHER GUARD

Special event coverage brought to you by  
Intact Entertainment, in place of the former  
NLC-RISC TULIP Program

## PROGRAM HIGHLIGHTS

### Standard Coverage

- Review only one form
- Simple verification of insurance with uniform proof of coverage
- Predetermined additional insured information
- TRIA coverage included in standard policy

### Pre-Select General Liability Limits up to \$5M

- Host liquor included
- Higher limits are available for selection by customer as directed by venue, with pre-approval.

### Easy to Use

- Venue activity reports available upon request
- Copy of proof of coverage automatically sent to venue-designated personnel
- Cost effective
  - Low touch
  - Online purchase means no venue deposits or handling of money
  - Reasonable rates
  - No master policy renewals

### Flexible Product

- Individual policies, not restrictive Master Policy
  - Higher limit option for Damage to Premises Rented to You
  - Additional limits available
  - Liquor liability available
- Option for Multi-Day events

## OVERVIEW

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides you with convenient, low-cost coverage for special events. GatherGuard can help mitigate your risks, while providing valuable protection to the host and venue.

## WHAT IS GATHERGUARD?

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost general liability insurance. It protects both the user and the facility against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including seminars, weddings and receptions, birthday parties and concerts.

## HOW IT WORKS

Intact Entertainment will work with you to set coverage limits, special additional insured language (if required by venue; must be approved by Intact); and contact preferences. Customers will be able to see predetermined information, options customized to your venue or organization, and the type of event being held. You will be able to send customers directly to [gatherguard.com](https://gatherguard.com) to purchase insurance through our simple, online system.

Our support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance. Once purchased, the policy and proof of coverage will be delivered instantly to the email address entered on the online application.



**Risk Class 1**

Anniversary party

Auction

Award presentation

Baby shower

Banquet

Baptism

Bar Mitzvah/Bat Mitzvah

Bazaar

**Birthday party** - Coverage does not include inflatables including bounce houses or inflatables containing persons

**Boat show** - Dry-dock boat shows only. In-water boat shows are not eligible for coverage.

**Bodybuilding contest** - Coverage for spectators only.

Book signing

Bridal shower

Chamber of Commerce event

**Charity benefit** - Covered events do not include sporting events, flea markets, rummage sales not for charity, sidewalk sales or swap meets.

**Church service or meeting** - Coverage does not include evangelistic meetings with faith healing or similar activities.

**Club event** - Example events include sewing, garden club and luncheons.

**Concert (indoors)** - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.

**Dance show, recital or competition** - Coverage for spectators only.

**Drill team exhibition** - Coverage for spectators only.

**Educational exhibition** - Cardiopulmonary resuscitation (CPR) or driver's education are not eligible for coverage.

Fashion show

Fundraiser

Funeral or memorial service

Graduation ceremony

**Risk Class 1**

**Hobby show** - Shows such as arts and crafts, antiques, gamers or trading/playing cards, static autos or recreational vehicles (no driving or racing), camera, garden or flower shows. In-water boat shows, gun or knife shows are not eligible events.

Holiday event (indoors)

Lecture or speaking engagement

Luncheon

**Meeting (indoors)** - Includes teleconferences. Could be a business meeting, AA meeting, scout meeting or a séance. Coverage does not include evangelistic meetings with faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.

Pageant

Poetry reading

Quinceañera

Reunion (indoors)

**Scouting Jamboree** - For events that don't have overnight camping.

**Social reception (indoors)** - Fraternity and sorority events are not eligible for coverage.

Store opening

**Trade show or convention (indoors)** - Shows such as camera, computer, consumer products, electronics, garden and flower, home, job fairs, mobile home, recreational vehicle (RV) and vacation.

Voter registration

Wedding

**Risk Class 2**

Bingo game

Card game or tournament board game

**Concert (outdoors)** - Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.

**Domestic animal show/event** - Policy does not cover shows or events with farm, saddle or exotic animals.

Easter egg hunt

Risk Class 2
<b>Festival or cultural event (indoors)</b> - Events with more than 5,000 spectators are not eligible. Coverage does not include mechanical amusement devices.
<b>Fishing event</b>
<b>Holiday event</b> - For example, a Christmas tree lighting or Menorah lighting.
<b>Meeting (outdoors)</b> - Does not include evangelistic faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
<b>Picnic</b> - Coverage does not include pool or lake activity or any inflatables including bounce houses and inflatables containing persons.
<b>Reunion (outdoors)</b>
<b>School band competition or event</b>
<b>School carnival</b> - For events that don't have mechanical rides.
<b>Soap Box Derby</b> - Coverage for spectators only.
<b>Social reception (outdoors)</b> - Fraternity and sorority events are not eligible for coverage.
<b>Trade show or convention (outdoors)</b> - Shows such as consumer product, garden and flower, home, job fairs, mobile home, recreational vehicle (RV).
<b>Video game contest</b>

Risk Class 3
<b>Aerobics and Jazzercise class or event</b> - Coverage for spectators only.
<b>Baseball game</b> - Coverage for spectators only.
<b>Basketball game</b> - Coverage for spectators only.
<b>Bicycling (off-road)</b> - Coverage for spectators only. Does not include participants, bicycle rallies and races.
<b>Block Party/Street closure/Street fair</b> - Events with more than 5,000 spectators are not eligible.
<b>Bowling tournament</b> - Coverage for spectators only.
<b>Boxing, wrestling or hockey</b> - Coverage for spectators only.
<b>Casino or lounge show</b>
<b>Cheerleading event/competition</b> - Coverage for spectators only. Policy does not cover pyramids.
<b>Comedy show</b>
<b>Company or corporate retreat</b>
<b>Cornfield maze or hayride</b> - Farm implements and equipment are not covered.
<b>Dance class</b> - Coverage for spectators only.
<b>Farmers market</b>

Risk Class 3
<b>Festival and cultural event (outdoors)</b> - Events with more than 5,000 spectators are not eligible. Coverage does not include rides, professional rodeos, mechanical amusement devices, motorized sporting events, farm implements or equipment, roller coasters or sky coasters.
<b>Film screening/showing or movie release party</b>
<b>Football game</b> - Coverage for spectators only.
<b>Golf tournament</b> - Coverage for spectators only.
<b>Grad Night</b>
<b>Gymnastic competition</b> - Coverage for spectators only.
<b>Halloween costume contest</b>
<b>Ice skating show</b> - Coverage for spectators only.
<b>Junior Athletic game</b> - Coverage for spectators only. Does not include participants, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
<b>Karate meet</b> - Coverage for spectators only.
<b>Lacrosse game</b> - Coverage for spectators only.
<b>Livestock show</b> - Coverage does not include petting zoos.
<b>Magic show</b> - Coverage for spectators only. Does not include audience participation.
<b>Marathon - Walk or Run</b> - Includes 5ks and 10ks. Color runs and political marches are not eligible for coverage. Coverage does not include participants.
<b>New Year's party</b> - For invite-only private parties. Public parties are not eligible for coverage.
<b>Nonprofessional sporting event</b> - Coverage for spectators only. Does not include professional sports, bicycle races or rallies, bungee jumping, hang-gliding, inflatables including persons, laser tag, luge, motorized events, paintball, parachuting, parasailing, professional rodeo/roping events, skateboarding, ski events, sky diving, slam dancing, swimming, pool facilities, tobogganing, trampolines, wall climbing, water events, water slides, war games or reenactments.
<b>Parade</b> - Events with more than 5,000 spectators are not eligible for coverage.
<b>Play or play reading</b>
<b>Pool and/or billiards tournament</b>
<b>Prom</b>
<b>Rugby</b> - Coverage for spectators only.
<b>Soccer game</b> - Coverage for spectators only.
<b>Softball game</b> - Coverage for spectators only..
<b>Sporting event - other (indoors)</b> - Coverage for spectators only. Does not include, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
<b>Talent show</b> - Rap, hip hop, heavy metal shows are not eligible for coverage.

Risk Class 3
Tennis tournament - Coverage for spectators only.
Volleyball game - Coverage for spectators only.
Walking/hiking tour - Coverage for spectators only.
Wine tasting

Excluded Events & Activities
Excluded Events & Activities
Aircraft Rides, Exhibitions, Operation
Any event with a known attendance of greater than 5,000
Bicycle Rally, or Race
Bungee Jumping
Circus
Moshing, Stage Diving or Crowd Surfing, but only if you have organized, contracted for, endorsed, encouraged or sanctioned such activity
Exotic Animal Show or Event
Film Production
Fireworks
Fraternity Event
Go Kart Race
Hang Gliding
Heads of State Event
Hot Air Balloon Ride
Hypnosis
Inflatable Usage (including bounce houses and inflatables containing a person)
Instructional Class – Driver’s Education, Flying, Health, or CPR
Laser Tag
Luge
Mechanical Amusement Device Usage (i.e. carnival ride or mechanical bull)
Motorized Sporting Event

New Year’s Party (Open to public)
Overnight Camping or Retreat
Paint Ball
Parachuting
Parasailing
Petting Zoo
Promotion (Marketing) – for profit
Political Rally, March, or Event
Rave
Reality TV Shows
Renaissance Fairs or Festivals
Rodeo or Roping Event – Professional
Saddle Animal Rides
Skate Boarding
Skiing
Sky Diving
Soap Box Derby/Racing
Sorority Event
Swimming
Temporary Grandstand Usage
Tobogganing
Tractor Pulling
Trampoline Usage
Wall Climbing
War Game or Re-enactment
Water Sports, other than fishing
Water Slide Usage
Any event not otherwise scheduled in Risk Class 1, Class 2 or Class 3.

#### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada and a leading specialty insurance carrier in North America. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).

This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.