



**2020-2021 Rating Schedule**  
**THE INCORPORATED SYNOD OF THE DIOCESE OF HURON 'USER GROUPS' Policy# AL5593**  
**\$2,000,000 Commercial General Liability**

**#1 RATING SCHEDULE FOR SINGLE EVENTS**  
**INCLUDING WEDDINGS, DANCES, LOCAL FUNDRAISERS & MEETINGS**

<b># Participants</b>	<b>Premium- No Alcohol</b>	<b>Premium including 8% Tax</b>
1-250	\$45	\$48.60
251-500	\$90	\$97.20
Over 500	Refer to Aon	Refer to Aon

  

<b># Participants</b>	<b>Premium- With Alcohol</b>	<b>Premium including 8% Tax</b>
1-25	\$85	\$91.80
26-100	\$145	156.60
101-250	\$185	\$199.80
251-500	\$225	\$243.00
Over 500	Refer to Aon	Refer to Aon

**#2 RATING SCHEDULE FOR ANNUAL GROUP OR INDIVIDUALS MEETING ON THE PREMISES ON A**  
**REGULAR BASIS AND NOT SERVING ALCOHOL**

<b># Participants</b>	<b>Premium- No Alcohol</b>	<b>Premium including 8% Tax</b>
Flat rate	\$45	\$48.60

These groups could include:

- AA Groups
- Art Classes
- Athletic & Drop-in Groups
- Birth & Health Classes
- Card & Games Clubs
- Craft Classes
- Cooking Classes
- Drama Clubs,
- Sewing Classes
- Tai Chi (excluding Martial Arts)
- Yoga
- Youth Study Groups

Basically all Regular Meetings

**\*Liability coverage is provided while on Church premises only**

**Insurance is not available to:**

- Day Cares
- Montessori Schools
- Nurseries
- Other Churches or Congregations