

**INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
January 1, 2026 to January 1, 2027**

**HAZARD I - NON SPORT INSTRUCTION
HAZARD II - SPORTS INSTRUCTION ONLY**

INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	U/W* Approval Required
ACADEMIC	X		
ACTING	X		
AEROBICS		X	
AQUATICS		X	
ARTS AND CRAFTS (Various)	X		
BALLET		X	
BASEBALL		X	
BASKETBALL		X	
BEAUTY	X		
BOWLING		X	
BOXING / YOUTH		X	
BREATHING	X		
CALLIGRAPHY	X		
CARD GAME (Various)	X		
CHEERLEADING		X	
CHESS	X		
CLUB MEETINGS	X		
COINS	X		
COOKING	X		
CPR – ADULT /CHILD / INFANT & FIRST AID	X		
DANCE (Various)		X	
DOG OBEDIENCE	X		
FENCING		X	
GOLF		X	
GYMNASTICS		X	
HEALTH & FITNESS (Non Sport)	X		
HOCKEY		X	
JAZZ	X		
LANGUAGE	X		
MARTIAL ARTS		X	
MODELING	X		
MUSIC	X		
PAINTING	X		
PHOTOGRAPHY	X		
PRESCHOOL / DAYCARE	X		
READING	X		
ROWING		X	
SELF DEFENSE		X	
SELF IMPROVEMENT	X		
SEWING	X		
SKATING		X	
STAMPS	X		
SWIMMING		X	

**INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
January 1, 2026 to January 1, 2027**

INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	U/W* Approval Required
TAI CHI		X	
TAP		X	
TAPPERCIZE		X	
TEE-BALL		X	
TENNIS		X	
VARIOUS INSTRUCTIONAL CLASSES	X		
VOLLEYBALL		X	
WEIGHTLIFTING (Machines Only)		X	
YOGA		X	

PREMIUMS:

	1-125 Attendance	126+ Attendance
HAZARD I – Non Sport Instruction	\$53 Flat Rate	To Be Determined
HAZARD II – Sport Instruction Only	\$105 Flat Rate	To Be Determined

PREMIUMS ARE ONLY VALID FROM 1/1/26 TO 1/1/27

ATTENDANCE OVER 126 REQUIRES COMPANY APPROVAL & AN ADDITIONAL CHARGE

PREMIUMS INCLUDE ALL TAXES & FEES.

PREMIUMS ARE APPLICABLE PER TOTAL CLASS ATTENDANCE REGARDLESS OF HOW MANY DAYS / WEEKS OF INSTRUCTION

PARTICIPANT COVERAGE – IF APPROVED – REQUIRES SIGNED WAIVERS

DEFINITIONS:

SAME STUDENTS: SAME PEOPLE ATTENDING ALL OF THE CLASS DATES FOR THE LENGTH OF THE SESSION

DIFFERENT STUDENTS: DIFFERENT PEOPLE ATTENDING EACH CLASS DATE FOR THE LENGTH OF THE SEESION

SEE EXAMPLE BELOW

**INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
January 1, 2026 to January 1, 2027**

EXAMPLE:

Music classes : One 8 week session with the same students in attendance (10) for all 8 weeks Total is 10	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Music Classes : One 8 week session with different students for each week (10) Total is 80	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Music classes : One 8 week session with the same students in attendance (10) for all 8 weeks Second 8 week session new students (10) total 20 students for the two 8 week sessions Total is 20	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Music classes : 8 week session with different students in attendance (10 per class) for all 8 weeks. Total is 80	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Two 8 week sessions different students (10 per each class) total 80 per week 8 week session Total for both sessions is 160	Attendance Category: 126-250	Total Premium: \$79.00