

SPECIAL EVENTS LIABILITY

INSURANCE PROGRAM

JANUARY 2009

Employers Fire Insurance Company



ADMINISTRATED BY:
MUNICIPALITY INSURANCE SERVICES, INC.
P.O. BOX 4309
FULLERTON, CA 92834-4309
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LIC. # 0C04849

SPECIAL EVENT PROGRAM

This policy was designed to provide liability protection for public entities that permit public events to be held on Public Entity owned or managed property, street closures or participating Public Entity sponsored activities.

Examples of event classifications:

- a. A group of citizens want to hold a block party on the 4th of July and request a street closure.
- b. A religious group wants to hold a service in a public park.
- c. A parade, street fair, sidewalk sale, a wedding, reunion or social gathering taking place on Public Entity property or in an Entity owned or managed facility.
- d. Public Entity sponsored events held at other than their owned or managed locations.

These are just some of the most common examples. Consult the attached Event Schedule for a full range of eligible activities.

When the event holder contacts the Public Entity for a permit or permission to use a Public Entity facility, they would be informed of the insurance requirement and offered the opportunity to access the Master Policy. We can provide a simple handout with a toll free number the event holder can access for additional information or a quotation of event coverage. To request handout please fax or email our office. We would provide the event holder with a formal quotation and instructions on binding the coverage. Once the coverage has been paid for and bound, a Certificate of Insurance would be issued and a faxed copy sent to the appropriate location or department and the event holder. This would be followed in the mail by an original “wet” signature document to the Master Policy holder, the department and the event holder.

Municipality Insurance Services, Inc. can provide the event holder with a free quotation for their specific event within twenty-four hours. There are several ways in which the event holder can contact us at no cost to them. We have an interactive website (www.2sparta.com) where they can apply for a quotation online and pay for the coverage, once it is quoted. We can fax the event holder quote to them or place it in the mail if they do not have access to a fax or the internet. Payment for coverage is made by cashier’s check, money order, bank draft or over the internet by credit card. Once the event date has passed, no refunds will be given or coverage cancelled without the permission of the Master Policy holder. If an event is cancelled prior to the event date and we are notified in writing, fax or email, the premiums can be refunded with the approval of the Master Policy holder.

SPECIAL EVENT LIABILITY INSURANCE PROGRAM

January 2009

The Special Event Program was designed to provide General Liability Coverage for activities held on Public Entity property by the general public or activities sponsored by the Public Entity and held at locations not owned or operated by the Public Entity. Municipality Insurance Services, Inc. is the exclusive program administrator.

1. Carrier: Employers Fire Insurance Company (AM Best Rated A13) Admitted

2. Policy Forms: Commercial General Liability-New Occurrence Form and Liquor Liability

3. Policy Limits:

General Aggregate Limit	Unlimited
Products & Completed Operations Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$ 50,000
Medical Payments Limit	Excluded

Included for an addition premium:

Liquor Liability Aggregate Limit	\$1,000,000
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4. Deductible: No Deductible

5. Claims:

Claims will be reported to Municipality Insurance Services, Inc.(MISI), P.O. Box 4309, Fullerton, CA 92834-4309. Should a claim be received by the Public Entity it should be reported to Municipality Insurance Services, Inc., as soon as possible. It will be the responsibility of MISI to report the claim to the carrier. Monthly reports will be provided to The Public Entity regarding claims status if any.

6. Additional Insured:

The following may be added as "Additional Insured" for an additional charge:

- a) Adjacent property owners, public or private who grant the Public Entity or the certificate holder access via their premises.
- b) Public Entity organizations, as pre-approved by the Master Policy holder.
- c) Event sponsors other than tobacco and alcoholic beverage manufacturers.

7. Exclusions:

The policy contains the following exclusions: Care, Custody & Control; Total Pollution; Asbestos; Silica Dust or Toxic Substances; Voluntary Labor; Employment Related Practices; Assault & Battery; Abuse and Sexual Molestation; Professional Liability; Absolute Liquor Liability; Animal Bite; Medical Payments; Computer Related Problems; Amusement Devices; Punitive or Exemplary Damages; Unscheduled Activities; Pyrotechnics (fireworks); Athletic Participant; Independent Contractors.

- 8.** Premium for individual certificate holders will be determined by the exposure and attendance. Class I risks are those with low or minimal exposure, Class II risks have an average or medium exposure and Class III risks are a heavy exposure. Class IV risks require carrier approval, or, where the exposure is too great for the program are excluded from participation. Host Liquor is provided for Classes I and II at no additional premium charge. Host liquor provides coverage when “No Liquor is Sold or Included in the Ticket Price.” Liquor Liability is required for all other events that sell or when liquor is included in the ticket of admission price. Liquor Liability for licensed professional bartenders or caterers is not provided. They must provide proof of Liquor Liability and they are required by law to have their own coverage. Liquor Liability rates are provided in the attached rate schedule. The following is a schedule of exposures by class:

CLASS I EVENTS – LOW EXPOSURE

Anniversary Parties	Electronics Conventions
Antique Shows	Face Painting
Art Festivals and Shows	Fashion Shows
Auctions	Flower and Garden Shows
Auto Shows-Auto Static Only	Fund Raising Dinner
Award Presentations	Funeral Service
Baby Showers	Graduations
Ballet or Other Classical Dance Shows	Harvest Festivals – No Farm Implements or Equipment
Balloon Artists	Holiday Events & Parties / Gift Exchanges
Banquets	Home Shows
Baptisms	Jazz and Jam Concerts – Indoors
Bar Mitzvahs/Bat Mitzvahs	Jewelry Maker
Bazaars	Job Fairs – Indoors
Beauty Pageants	Ladies Club Events
Belly Dancer	Lectures
Birthday Parties	Luncheons
Boat Shows (Dry Dock Only)	Meetings – Indoors
Body Building Contests	Mime
Book Signings	Mobil Home Shows
Bridal Showers	Pageants
Business Meetings and Shows	Poet
Business Parties	Poetry Reading
Camera Shows	Professional and Amateur Association Meetings
Card Shows	Puppeteer
Caricature Sketching	Quinceanera
Carolers	Recitals
Cartoonist	Reunions – Indoors
Casino Nights	RV Shows
Chamber of Commerce Events	Scouting Jamborees – No Overnight Camping
Charity Benefits, Dances, Auctions or Sales	Séances
Choirs - Indoor	Seminars
Church Services or Meetings	Social Receptions – Indoors
Civic Club Meetings	Speaking Engagements
Classic Dance Shows	Store Openings
Computer Shows	Story Teller
Concerts – Celtic Music	Symphony Concerts
Concerts – Chamber Music	Teleconferences
Concerts – Classical Music – Indoors	Telethons
Concerts – Holiday Music	Trade Shows – Indoors
Concerts - Instrumental	Vacation Shows
Consumer Shows	Ventriloquist
Conventions - Indoors	Voter Registration
Craft shows	Weddings and Wedding Receptions
Dance Competitions	Yodeler
Dance Recitals	
Debutante Balls	
Debuts	
Drill Team Exhibitions	
Educational Exhibitions	

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CLASS II EVENTS – MEDIUM EXPOSURE

Bingo Games	Festival and Cultural Events – Indoors
Card Games – Blackjack	Fishing Events
Card Games – Poker	Golf Events – Non Professional
Carnivals – School Events with No Mechanical Rides	Impersonator – Celebrity or Holiday Character
Chess Tournament	Impressionist
Choirs - Outdoors	Jazz and Jam Concerts – Outdoors
Christmas Tree Lighting	Job Fairs – Outdoors
Clowns – No Motorized Vehicles	Jugglers (No Pyrotechnic)
Comedians	Magician
Concerts – 50's, 60's, 70's or 80's Music	Mariachi Band
Concerts – Blues Music	Math Tournament
Concerts – Classical Music – Outdoors	Meetings – Outdoors
Concerts – Country Music	Menorah Lighting
Concerts – Folk Music	Picnics – No Pools or Lakes
Concerts – Funk Music	Reunions – Outdoors
Concerts – Motown	School Band Competitions or Events
Concerts – Soul Music	Soap Box Derbies
Dog, Cat, Bird & Other Domestic Animal Shows/Events	Social Receptions – Outdoors
Easter Egg Hunt	Trade Shows – Outdoors
	Union Meetings Video Game Contests

Host Liquor is provided for Classes I and II at no additional premium charge. Host liquor provides coverage when “No Liquor is Sold or Included in the Ticket Price.”

CLASS III EVENTS – HIGH EXPOSURE

Aerobics and Jazzercise Classes or Events	Lacrosse
Amateur Rodeo and Roping Events	Laser Tag (Indoors)
Baseball – Amateur	Livestock Shows
Basketball – Amateur	Magic Shows
Bicycling – No Racing/Off-road	Marathons (Walking & Running)
Block Parties/Street Closures/Street Fairs - Under 5,000 Spectators	Mobile Home/RV Shows – Professionally Managed
Bowling Tournaments	Movie Release Party
Boxing, Wrestling, Hockey and Football	New Years Party (Private/By Invite Only)
Games – Amateur	Old Timer Events
Casino and Lounge Shows	Parades – Under 5,000 Spectators
Cheerleading Events/Competitions (no Pyramids)	Play Readings
Comedy Shows	Plays
Company or Corporate Retreats	Pool and/or Billiards Tournaments
Concerts – Pop Cover Bands	Proms
Cornfield Mazes	Rugby
Country & Western Events – No Rodeos or Rides	Soccer
Country Festivals & Fairs – No Rides	Softball – Amateur
Festival and Cultural Events – Outdoors	Sporting Events – Indoor – Non Professional
Film Screenings	Talent Show (No Rap, Hip-Hop, Heavy Metal)
Film Showings	Tap Dancing
Grad Night	Tennis Tournament
Gymnastic Competition – Spectators Only	Theatrical Stage Performance
Halloween – Costume Contests	Volleyball – Amateur
Ice Skating Shows	Wagon/Hayrides
Junior Athletic Games	Walking/Hiking Tour
Karate Meets	Wine Tasting

CLASS IV EVENTS

These risks are considered High Hazard and are submitted to insurance company for approval and premium quotation, or deemed as an Ineligible Exposure in the events program:

Aircraft Events	Motorized Sporting Events
Animal Acts and Shows	Nightclub Shows
Bicycle Rallies, Races and Events	Overnight Camping/Retreats – Open ground only
Block Parties/Street Closures/Street Fairs-over 5,000 in attendance	Paint Ball
Boat Shows	Parachuting
Bungee Jumping	Parasailing
Carnivals	Political Rallies
Circuses	Professional Sports
Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music	Pyrotechnics
Evangelistic Meetings with Faith Healing or Similar Activities	Raves
Events with Armed Private Security	Record Signing in stores
Events with Known Attendance Prior to the Event Greater than 5,000 People	Renaissance Fairs/Festivals
Events with prior losses	Rodeo and Roping Events - Professional
Exotic Animal Shows and Events	Roller Coasters/Sky Coasters
Film Production	Rummage Sales - Other than for Charities
Fireworks	Saddle Animals
Gun and Knife Shows	Sidewalk Sales
Hand gliding/Sky Diving	Skate Boarding
Hot Air Balloon Rides/Events	Ski Events
Instructional Classes - Drives Education, Flying or Health	Sky Diving
Laser Tag	Slam Dancing
Luge	Swap Meets/Flea Markets
Marathons / Walkathons	Swimming and Pool Facilities
Mechanical Amusement Devices Including Mechanical Bulls	Temporary Grandstands
Mosh Pits	Tobogganing
Motorized Sporting Events	Tractor Pulls
	Trampolines
	Wall Climbing
	War Games/Re-enactments
	Water Events
	Water Slides

ATTENDANCE / PREMIUM SCHEDULE

Daily Rates (1-4 Days)

Daily Attendance	Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1-50	\$60.00	\$125.00	\$175.00	\$100.00
B. 1-100	\$75.00	\$125.00	\$175.00	\$100.00
C. 101-500	\$125.00	\$175.00	\$225.00	\$200.00
D. 501-1500	\$175.00	\$225.00	\$325.00	\$275.00
E. 1501-3000	\$225.00	\$325.00	\$425.00	\$375.00
F. 3001-5000	\$300.00	\$425.00	\$625.00	\$500.00

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

Rates (5 or More Days)

Total Attendance	Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1-100	\$125.00	\$225.00	\$300.00	\$125.00
B. 101-500	\$175.00	\$275.00	\$375.00	\$275.00
C. 501-1500	\$250.00	\$375.00	\$475.00	\$450.00
D. 1501-3000	\$350.00	\$475.00	\$575.00	\$600.00
E. 3001-5000	\$450.00	\$650.00	\$775.00	\$750.00

Vendors Liability Rate Schedule

The following rates and premiums are to be applied in addition to the above premiums.

Exhibitors	No Sales	\$55 per day/per exhibitor up to a maximum of \$300 per day
Concessionaires	Non-Food Sales	\$80 per day/per exhibitor up to a maximum of \$425 per day
Concessionaires	Food Sales	\$90 per day/per exhibitor up to a maximum of \$475 per day
Attractions	Performers	\$185 per day/per exhibitor up to a maximum of \$950 per day

Products Liability Coverage is excluded on all vendors, concessionaires and exhibitors of non food sales and demonstrations.

Certificate Fee Schedule

A certificate fee will be charged based on primary premiums as follows:

Premium	Certificate Fee
\$75 - \$500	\$35.00
\$501 - \$1,000	\$50.00
\$1,001 - \$2,000	\$100.00
Over \$2,001	\$150.00

