

## SPECIAL EVENT LIABILITY INSURANCE

### DEFINITIONS

---

#### **Tenant/User Event**

A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises. Certificates are issued with the user of the facility as the Named Insured, and the Public Entity as the Additional Insured.

#### **Instructor/Recreation Event**

An “Instructor/Recreation Event” is an event that is instructional to its participants. Instructors are not employees of the public entity, but provide instructional services for a fee. (Note: Participant coverage requires signed waivers.)

#### **Nominee Event**

A “Nominee Event” is an event that is held or sponsored by you, the public entity, or by any department or division, thereof. Coverage can be expanded to cover co-sponsors if desired. This is not a self-rated program. All events must be approved and rated by the insurance company. Certificates are issued by Alliant Insurance Services, Inc. with the public entity as the Named Insured and the property owner (if other than the public entity) as the Additional Insured.

#### **Concessionaire**

A “Concessionaire” is a company, organization, or individual who is permitted to operate a small business, as selling food, newspapers, etc. on your premises as part of a large short-term event. These businesses can only be covered in conjunction with a covered event.

#### **Additional Insured**

An “Additional Insured” is a company, organization, entity, group or individual other than the Named Insured who is protected under the terms of the contract. The public entity whose facilities are being used is an Additional Insured on the coverage provided through the Special Event Liability Program.

**SPECIAL EVENT LIABILITY INSURANCE**  
**EVENTS BETWEEN JANUARY 1, 2008 AND JANUARY 1, 2009**

**TABLE OF CONTENTS**

---

	<u>Page</u>
Introduction.....	1
Program Summary .....	2-4
Procedures for Program Use.....	5-6
Tenant User Hazard Classification Schedule .....	7-9
Tenant User Rating Schedule .....	10-12
Instructor/Recreation Class Hazard Classification Schedule.....	13
Instructor/Recreation Class Rating Schedule .....	14
Entity Sponsored (Nominee) Program .....	15
Sample Program Forms .....	16-22
Claim Reporting Instructions.....	23
Accident Medical Coverage .....	24-25

**APPENDIX**

Specimen Policy Form

**SPECIAL EVENT LIABILITY INSURANCE**  
**GUIDELINES AND PROCEDURES**

---

This manual affords an overview of the Special Event Liability Insurance Program (which includes the Tenant User Liability Program, Instructor/Recreation Class Liability Program and the Nominee Program for Public Entity Sponsored events), and provides instructions to implement coverage for specific events.

Please note that additional certificates and reporting forms are provided separately for your use, so you need not remove material from this manual.

Should you have any questions or require assistance, please contact an associate at Alliant Insurance Services, Inc. at (800) 821-9283 or email us at [sep@alliantinsurance.com](mailto:sep@alliantinsurance.com).

## SPECIAL EVENT LIABILITY INSURANCE SUMMARY OF INSURANCE

**INSURED:** Participating Public Entities and their tenant users, of the Alliant Insurance Services, Inc. Special Event Liability Program

**MAILING ADDRESS:** c/o Alliant Insurance Service, Inc.  
Special Event  
PO Box 6450  
Newport Beach, CA 92658

**POLICY TERM:** January 1, 2008 to January 1, 2009

**CARRIER:** Evanston Insurance Company

**A.M. BEST RATING:** A Excellent, Financial Size Category XII (1 Billion to 1.25 billion)  
As of June 1, 2007

<b>LIMITS:</b>	\$2,000,000	General Aggregate			
	\$1,000,000	Products/Completed Operations Aggregate (Food Products Only)			
	\$1,000,000	Personal and Advertising Injury			
	\$1,000,000	Each Occurrence			
	\$ 50,000	Fire Damage			
	\$ 5,000	Medical Expense			

**All aggregates apply separately to each event**

**COVERAGE:** Combined Single Limit of Liability for Bodily Injury and Property Damage Per Occurrence and Aggregate as shown above. Coverage includes:

- Lessees, Instructors or Event Holder as Named Insured
- “Primary & Non Contributory” wording as respects the Public Entity
- Volunteer Employee’s as insureds
- Entity or Venue Owner as Additional Insured
- Premises and Products/Completed Operations Liability
- Personal and Advertising Injury
- Fire Damage and Medical Payments

**OPTIONAL COVERAGE:** (Subject to additional Premium/Conditions)

- Liquor Liability (With prior approval and payment of additional premium)
- Athletic Participants included with underwriter’s approval and signed waiver
- Vendors, Exhibitors and Concessionaires (Included with payment of additional premium)

**MAJOR EXCLUSIONS:**  
**(Including but not limited to)**

- Automobile Liability
- Aircraft / Watercraft Liability
- Property Damage to Entity Premises
- Property of Others in the Care, Custody and Control of the Insured
- Workers' Compensation
- Collapse of Tents and Concert Limitations
- Attendance Limitation Exclusion
- Outdoor Concerts Limitation Exclusion
- Seating, Glass & Fixtures Exclusion
- Pyrotechnics & Explosives Exclusion
- Exclude Specific Performances (without prior company approval) see Endorsement IC03280107SEP for details
- Performer and Crew (no coverage for injury to or by performer or crew)
- Assault and Battery
- Terrorism
- Punitive Damages

**EXCLUDED EVENTS:**

- Circus and Carnivals including Rides
- Mechanical Amusement Devices
- Motorized Sporting Events
- Tractor/Truck Pulls
- Boxing, Wrestling, Hockey, Contact Karate Events (including practice)
- Rodeos and Roping Events (including practice)
- Aircraft and Balloon Events
- Professional Sporting Events
- Pyrotechnical Uses / Fireworks Shows (does not apply to spectators)
- Heavy Metal, Alternative Music, Hip-Hop and Rap Concerts (without prior underwriter approval)
- Moonbounces and Trampolines
- Veterinary Legal Liability (NO animals)

**DEDUCTIBLE:**

None

**REPORTING:**

Reporting Form and Certificates of Insurance to be submitted on a Quarterly basis, together with premium payment

**HAZARD  
SCHEDULES/RATES:**

See Following

**BROKER:**

**ALLIANT INSURANCE SERVICES, INC.  
NEWPORT BEACH, CA**

Rennetta Poncy, Vice President  
Mary Ellen Ewert, Unit Manager  
Penny De Witt, Senior Account Representative

THIS PROPOSAL IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at [www.alliantinsurance.com](http://www.alliantinsurance.com). For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Attention: Chief Operating Officer, 1301 Dove Street, Suite 200, Newport Beach, CA 92660.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations.

Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poors have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at [www.ambest.com](http://www.ambest.com)

To learn more about companies doing business in your State, please visit your State's Department of Insurance website

# SPECIAL EVENTS LIABILITY PROGRAM

## PROGRAM PROCEDURES FOR INSUREDS

---

1. Secure appropriate details of the event/class from the lessee/instructor, which will allow you to:
2. Classify the event/class in accordance with the schedule of Hazard/Classifications and...
3. Based upon number of days of the event/class, attendances, and hazard schedule, calculate the premium using the rate schedule.
  - **Events that are more than one day can be rated based upon total attendance for all days.**
4. Collect the premium from the lessee/instructor. Checks should be made payable to the Public Entity.
5. Issue a Certificate of Insurance to the lessee/instructor.

### **TO ISSUE CERTIFICATES (See Sample Form)**

1. Assign certificate number (Example Certificate No: 1)
2. Include Public Entity name (Top right corner)
3. Complete event holder in full; include name and address of person or group using facilities
4. Include all information under "Event/Class Information" section
5. List name and address of any other Additional Insureds
6. Include date certificate was issued (at bottom of certificate)
7. Attach a claim reporting instruction sheet to each certificate given to each event holder.

### **ORDER OF HANDLING CERTIFICATES**

- Give original to the event holder. Send one copy to Alliant Insurance, with quarterly report. Keep one copy with the permit and note certificate information on reporting form.
- Include only owners, lessors, or managers of premises as additional insured by typing their name(s) on the certificate of insurance.
- If vendors, exhibitors or concessionaires are to be included as additional insured attach a separate page listing the name, mailing address, phone number and contact person of all vendors, exhibitors and concessionaires at the event.
- **IF AN EVENT IS CANCELLED:** Request the original certificate from the permit holder, indicate on the quarterly report that the event was cancelled and, if possible, include the original certificate with quarterly report.

# SPECIAL EVENTS LIABILITY PROGRAM

## PROGRAM PROCEDURES FOR INSUREDS

---

(Continued)

### 6. REPORTING PROCEDURES

- The special event reporting form should always be mailed to Alliant Insurance, by the 10th of the month following the end of each quarter together with copies of certificates issued during that quarter and a check, payable to Alliant Insurance for the total premium charged. **If this deadline cannot be met, Alliant Insurance must be contacted.**
- If we do not receive your quarterly report by its due date, we will send a “Late Notice” to notify you that your “Reporting Form and Certificates” need to be in our office within 10 days. **If we do not receive your report we will determine that NO Special Event Insurance was sold for the quarter. No further notices will be sent to remind you and no insurance coverage will be available or provided for the quarter.**

Mail reports, certificates and payments to:

**Alliant Insurance Services, Inc.  
Special Events  
P.O. Box 6450  
Newport Beach, CA 92658**

### 7. CLAIMS REPORTING

Claims should be filed with our San Francisco Claims Department.  
Please provide the following items to file a claim:

- 1) Name of the Event Holder
- 2) Name of the Public Entity
- 3) Date of the occurrence
- 4) Copy of the certificate

Phone (877) 725-7695  
Fax (415) 497-6762

**The Claims Department will require all of the above information in order to file and process the claim**

**See Claims information in the back of the manual**

# TENANT/USER PROGRAM HAZARD SCHEDULE I

(A "Tenant/User Event" is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

---

- |  |  |
|--|--|
| ANTIQUE SHOWS                                  | HARVEST FESTIVALS  |
| ART FESTIVALS                                  | HOME SHOWS   |
| ART SHOWS                                      | HOUSING SHOWS  |
| AUCTIONS                                       | ICE SKATING SHOWS  |
| AUTO SHOWS (No Auto Coverage)                  | INSTRUCTIONAL CLASSES (NON-MECHANICAL)                           |
| AWARDS PRESENTATIONS                           | LADIES CLUB EVENTS   |
| BALLETS  | LECTURES   |
| BANQUETS                                       | LUNCHEONS  |
| BAZAARS  | MEETINGS (INDOORS)   |
| BEAUTY PAGEANTS                                | MOBILE HOME SHOWS  |
| BINGO GAMES                                    | MOTION PICTURE THEATERS  |
| BOAT SHOWS                                     | (1) MUSICALS (NO Rock)   |
| BODY BUILDING CONTESTS                         | OPERAS   |
| BUSINESS MEETINGS                              | OPERETTAS  |
| BUSINESS SHOWS                                 | ORGANIZED SIGHT-SEEING TOURS<br>(No Auto coverage)               |
| CHAMBERS OF COMMERCE EVENTS                    | OUTINGS  |
| CHARITY BENEFITS,AUCTIONS/SALES                | OVERNIGHT CAMPING  |
| CINEMAS  | PAGEANTS   |
| CIVIC CLUBS & GROUP MEETINGS                   | PARTIES/CELEBRATIONS—No liquor                                   |
| CLASSICAL MUSIC CONCERTS                       | PICNIC GROUNDS (Without Pools or<br>Lakes)                       |
| (1) CONCERTS, INDOOR (under 1,500)             | PLAYS  |
| CONSUMERS SHOWS                                | PROMS  |
| CONVENTIONS IN BUILDINGS                       | RELIGIOUS ASSEMBLIES (Church<br>Services, Bible Study, Revivals) |
| CRAFT SHOWS                                    | RV SHOWS   |
| DANCE SHOWS (Includes Rehearsals &<br>Dancers) | SCOUTING JAMBOREES   |
| DEBUTANTE BALLS                                | SEMINARS   |
| DINNER THEATERS                                | SPEAKING ENGAGEMENTS   |
| DRILL TEAM EXHIBITIONS                         | SOCIAL GATHERINGS (Indoors)                                      |
| EDUCATIONAL EXHIBITIONS                        | SYMPHONY CONCERTS  |
| ELECTRONICS CONVENTIONS                        | TELECONFERENCES  |
| EXHIBITIONS (In Buildings)                     | TELETHONS  |
| EXHIBITS IN BUILDINGS                          | THEATRICAL STAGE PERFORMANCES                                    |
| EXPOSITIONS (In Buildings)                     | TRADE SHOWS IN BUILDINGS   |
| FASHION SHOWS                                  | VACATION SHOWS   |
| FISHING EVENTS                                 | WEDDINGS & RECEPTIONS  |
| FLOWER SHOWS                                   | WEDDINGS PHOTOGRAPHERS   |
| GARDEN SHOWS                                   |  |
| GRADUATION CEREMONY                            |  |
| GUN & KNIFE SHOWS                              |  |
| GYMNASTIC COMPETITIONS                         |  |

- (1) REQUIRES PRIOR COMPANY APPROVAL
- DECLINE OF EVENTS COULD BE DUE TO THE ATTENDANCE SIZE OR LEVEL OF PERFORMERS
- ATHLETIC PARTICIPANT'S COVERAGE REQUIRES PRIOR COMPANY APPROVAL AND SIGNED WAIVER(S)

## TENANT/USER PROGRAM HAZARD SCHEDULE II

**(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)**

---

- |  |   |
|--|---|
| AEROBICS & JAZZERCISE CLASSES<br>ANIMAL TRAINING<br><b>(1) BLOCK PARTIES/STREET CLOSURES</b><br>(Excluding Bleachers)<br><b>(1) CONCERTS OUTDOOR (NO Rock, under 1,500 in Admissions)</b><br><b>(1) CORPORATE EVENTS (With Liquor)</b><br>DANCES<br>DEBUTS<br>DOG SHOWS<br>EVANGELISTIC MEETINGS<br>EXHIBITIONS (OUTDOORS)<br>EXHIBITS (OUTDOORS)<br>EXPOSITIONS (OUTDOORS)<br>FOOD CONCESSIONS<br>GRAD NIGHT (University Only)*<br>HORSE SHOWS<br>HOTEL SHOWS<br>JAM & JAZZ SESSIONS<br>JOB FAIRS<br>MARATHONS (Walking, Running etc.)<br>MEETINGS (Outdoors) | NIGHT CLUB SHOWS<br>OLD TIMERS EVENTS<br><b>(1) PARADES</b><br>PICNIC GROUNDS WITH POOLS OR LAKES <u>OVER</u> 150 Feet from Water<br>(Excluding Swimming or Diving)<br>PARTIES/CELEBRATIONS <b>(With Liquor)</b><br><b>(1) POLITICAL RALLIES</b><br>REUNIONS<br>RUMMAGE SALES<br>SCHOOL BANDS<br>SEANCES<br>SIDEWALK SALES<br>SOAP BOX DERBIES<br>SOCIAL GATHERINGS (Outdoors)<br><b>(1) STATE AND COUNTRY FAIRS</b><br><b>(1) STREET FAIRS</b><br>SWAP MEETS<br>TRADE SHOWS (Outdoors)<br>VOTER REGISTRATION |
|--|---|

- **\*HIGH SCHOOL GRAD NIGHTS ARE EXCLUDED**
  
- **(1) REQUIRES PRIOR COMPANY APPROVAL**
- **DECLINE OF EVENTS COULD BE DUE TO THE ATTENDANCE SIZE OR LEVEL OF PERFORMERS**
- **ATHLETIC PARTICIPANT’S COVERAGE REQUIRES PRIOR COMPANY APPROVAL AND SIGNED WAIVER(S)**
  
- **Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 10 and 11 for details**

## TENANT/USER PROGRAM HAZARD SCHEDULE III

**(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)**

---

- |  |  |
|--|--|
| ANIMAL ACTS/SHOWS<br>ARCADES<br>(1) BASEBALL<br>(1) BASKETBALL<br>BICYCLE RALLIES<br>(1) CARNIVALS (NO Rides)<br>CASINO & LOUNGE SHOWS<br>(1) CONCERTS (ROCK - Under 5,000)<br>COUNTRY WESTERN EVENTS<br>(1) FILM PRODUCTION (Non-Action)<br>HEADS OF STATE EVENTS<br>(1) JUNIOR ATHLETIC GAMES<br>NON CONTACT MARTIAL ARTS<br>KIDDIELANDS (NO Rides)<br>LIVE ENTERTAINMENT<br>LIVESTOCK SHOWS | (1) PICNIC GROUNDS WITH POOLS OR<br>LAKES <u>LESS THAN</u> 150 Feet From Water<br>(Excluding Swimming or Diving)<br>(1) PROMOTERS (Subject to Special Rating)<br>RECREATIONAL EVENTS<br>SKI EVENTS/DEMOS<br>(1) SOCCER<br>(1) SOFTBALL<br>(1) SPORTING EVENTS IN BUILDINGS<br>(Non-Professional)<br>(1) TENNIS HANDBALL &<br>RACQUETBALL COURTS<br>THEATRICAL ROAD SHOWS<br>UNION MEETINGS<br>ZOOS |
|--|--|

- (1) REQUIRES PRIOR COMPANY APPROVAL
- DECLINE OF EVENTS COULD BE DUE TO THE ATTENDANCE SIZE OR LEVEL OF PERFORMERS
- ATHLETIC PARTICIPANT’S COVERAGE REQUIRES PRIOR COMPANY APPROVAL AND SIGNED WAIVER(S)
  
- Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval.  
See Page 10 and 11 for details

**TENANT USER EVENT RATES**  
**January 1, 2008 to January 1, 2009**

---

**PREMIUMS:**

CLASS I		CLASS II		CLASS III	
ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM
1-100	\$ 83.32	1-100	\$ 122.46	1-100	\$ 194.42
101-500	\$ 116.15	101-500	\$ 213.36	101-500	\$ 342.13
501-1500	\$ 174.22	501-1500	\$ 252.50	501-1500	\$ 451.97
1501-3000	\$ 225.98	1501-3000	\$ 420.41	1501-3000	\$ 710.78
3001-5000	\$ 342.13	3001-5000	\$ 536.56	3001-5000	\$ 872.38
5000 +	To Be Determined	5000 +	To Be Determined	5000 +	To Be Determined

**RATES ARE ONLY VALID FROM 1/1/08 TO 1/1/09**

**RATES INCLUDE TAXES & FEES**

**RATES ARE APPLICABLE PER TOTAL ATTENDANCE.**

**FOR MULTIPLE DAYS:**

- Total the attendance for all days of the event. Refer to rates and charge the premium corresponding to the **total** attendance. **Events over five days require underwriting approval.** Please submit information to Alliant Insurance Services, Inc.
- **Alcoholic Beverage premiums are to be separately calculated for each day.** Liquor Legal Liability is included in the policy by separate endorsement.
- **Note: Liquor Legal Liability for Hazard Groups II and III require underwriter approval. See Page 11 for details.**
- Multiple Day Event: Days used exclusively to “set up” or “take down” are to be reported on the Quarterly Report as "set up" or "take down" day. Include the "set up" and/or "take down" day as insured days on the coverage certificate.

**AFTER MIDNIGHT EVENTS:**

- If the event extends beyond Midnight and ends before 2:00 AM the event is considered one day
- If an event **With Liquor** extends beyond Midnight and ends before 2:00 AM (excluding take down days) you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$200.00 x 15% = \$230.00)
- **If the event goes beyond 2:00 AM an additional day will to be charged for the event and liquor**

**TENANT USER EVENT RATES**  
**January 1, 2008 to January 1, 2009**

---

**EXAMPLES:**

**ONE DAY EVENT RATING:**

Weddings with 250 People: Refer to Hazard Schedule I "Weddings & Receptions"	Attendance Category: 101-500	Total Premium: \$116.15
---	---------------------------------	----------------------------

**MULTIPLE DAY EVENT RATING (Events of two or more consecutive days):**

5 Day Dog Show with 100 People each day – Total Attendance 500: Refer to Hazard Schedule II "Dog Shows"	Attendance Category: 101-500	Total Premium: \$213.36
---	---------------------------------	----------------------------

**TWO DAY EVENT WITH LIQUOR:**

2 Day Celebration with Liquor with 200 people each day – Total Attendance 400: Refer to Hazard Schedule II "Parties / Celebrations With Liquor" 1 Day set up and 1 day Tear down with 25 people each day – New Total Attendance 450	Attendance Category: 101-500	Total Premium: \$213.36
Liquor Premium applies for each day of the event and requires approval – Attendance each day 200 (\$150 x 2 = \$300). Liquor Premium: \$300	Liquor Haz Group II 151-300	NEW Total Premium: \$513.36

**AFTER MIDNIGHT WITH LIQUOR:**

If the last day of the actual event, excluding take down days, goes beyond "Midnight" but ends before 2:00AM you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$300.00 x 15% = \$345.00) **If the event goes beyond 2:00 AM a third day needs to be charged for the event.**

2 Day Celebration with Liquor – Extends beyond 2:00 AM. Event is now 3 days with 150 people each day – Total Attendance 450: Refer to Hazard Schedule II "Parties / Celebrations With Liquor" 1 Day set up and 1 day Tear down with 10 people each day – New Total Attendance 470	Attendance Category: 101-500	Total Premium: \$252.50
Liquor Premium applies for each day of the event and requires approval – Attendance each day 150 (\$125 x 3 = \$375). Liquor Premium: \$375	Liquor Haz Group II 1-150	NEW Total Premium: \$627.50

**TENANT USER EVENT RATES**  
**January 1, 2008 to January 1, 2009**

---

**EXHIBITORS AND CONCESSIONAIRE RATES:**

Exhibitors - No Sales	\$30.00	Per Day/Per Exhibitor
Concessionaires - Non Food Sales	\$40.00	Per Day/Per Concessionaire
Concessionaires - Food Sales	\$50.00	Per Day/Per Concessionaire

**Exhibitors and Concessionaires coverage is only available in conjunction with a scheduled event.**

**Rates Include Taxes & Fees**

---

**LIQUOR LEGAL LIABILITY RATES:**

**HAZARD GROUP I ONLY:**

Alcoholic beverages **served** charge **\$60.00 premium for each day** of the event. Rate includes taxes and fees.

**HAZARD GROUPS II AND III:**

**Require prior company approval. The rates below are for quote purposes only**

<b>1-150</b>	<b>\$125</b>
<b>151-300</b>	<b>\$150</b>
<b>301-500</b>	<b>\$200</b>
<b>500 +</b>	<b>To Be Determined</b>

**Liquor Legal Liability coverage is only available in conjunction with a scheduled event**

**Rates include Taxes and Fees**

**LIQUOR CHARGES AFTER MIDNIGHT EVENTS:**

- If an event **With Liquor** extends beyond Midnight and ends before 2:00 AM (excluding take down days) you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$200.00 x 15% = \$230.00)
- **If the event goes beyond 2:00 AM an additional day will to be charged for the event and liquor**

**INSTRUCTOR / RECREATION CLASS CLASSIFICATIONS**  
**January 1, 2008 to January 1, 2009**

---

**SCHEDULE OF HAZARD/RISK CLASSIFICATIONS I**  
**(Low/Minimum Hazard Risk)**

ARTS AND CRAFTS	LANGUAGE
CALLIGRAPHY	MUSIC
CHESS	READING
COINS	SEWING
COMPUTER/COOKING	STAMPS
CLUB MEETINGS	

**SCHEDULE OF HAZARD/RISK CLASSIFICATIONS II**  
**(Medium/Minimum Hazard Risk)**

AEROBICS	HEALTH AND FITNESS (NON-SPORTS)
BALLET	JAZZ
BEAUTY	MODELING
CHEERLEADING	SELF-IMPROVEMENT
DANCE	TAP
DOG TRAINING	YOGA

**SCHEDULE OF HAZARD/RISK CLASSIFICATIONS III**  
**(Moderate Hazard/Increased Exposure/Average Risk)**

BASEBALL	
BOWLING	NON-CONTACT SPORTS
GOLF	TENNIS
GYMNASTICS	(1) SWIMMING

- **RATES ARE ONLY VALID FROM 1/1/08 TO 1/1/09**
- **(1) REQUIRES PRIOR COMPANY APPROVAL**
- **PARTICIPANT COVERAGE REQUIRES SIGNED WAIVERS**

**INSTRUCTOR / RECREATION CLASS RATES**  
**January 1, 2008 to January 1, 2009**

---

**PREMIUMS:**

CLASS I		CLASS II		CLASS III	
ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM
1-100	\$ 84.58	1-100	\$ 109.83	1-100	\$ 207.05
101-500	\$ 122.46	101-500	\$ 174.22	101-500	\$ 335.82
501-1500	\$ 167.91	501-1500	\$ 225.98	501-1500	\$ 459.55
1501-3000	\$ 219.68	1501-3000	\$ 374.96	1501-3000	\$ 665.33
3001-5000	\$ 335.83	3001-5000	\$ 503.73	3001-5000	\$ 753.71
5000 +	To Be Determined	5000 +	To Be Determined	5000 +	To Be Determined

**RATES ARE ONLY VALID FROM 1/1/08 TO 1/1/09**

**RATES INCLUDE TAXES & FEES.**

**RATES ARE APPLICABLE PER TOTAL CLASS ATTENDANCE.**

**FOR MULTIPLE DAYS:**

- Total the attendance for all days of the class. Refer to rates and charge the premium corresponding to the **total** attendance.

**ONE DAY CLASS RATING EXAMPLE:**

Cooking Seminar with 250 People Refer to Hazard Schedule I "Computer/ Cooking"	Attendance Category: 101-500	Total Premium: \$122.46
--	---------------------------------	----------------------------

**MULTIPLE DAY CLASS RATING EXAMPLE:**

20 Art Class Meetings with 10 people enrolled Total Attendance 200: Refer to Hazard Schedule I "Arts and Crafts"	Attendance Category: 101-500	Total Premium: \$122.46
--	---------------------------------	----------------------------

**NOMINEE PROGRAM / ENTITY SPONSORED EVENTS**  
**January 1, 2008 to January 1, 2009**

---

**THIS IS A LIST OF ENTITY SPONSORED EVENTS THAT MAY BE COVERED.**

**ALL EVENTS MUST BE SUBMITTED TO ALLIANT INSURANCE SERVICES, INC. FOR APPROVAL AND RATING.**

**HAZARD CLASS I:**

ART SHOW/EXHIBITS  
AWARDS PRESENTATIONS/  
CEREMONIES  
BALLETS  
BANQUETS  
BEAUTY PAGEANTS  
CRAFT SHOWS  
DEBUTS  
FUND RAISERS

GRADUATIONS  
JOB FAIRS  
LECTURES  
MEETINGS  
RECITALS  
REUNIONS  
SIDEWALK SALES  
THEATRICAL PLAYS/MOVIES  
SOCIAL RECEPTIONS

**HAZARD CLASS II:**

ARCADES  
BASEBALL  
BASKETBALL  
GYMNASTICS  
HANDBALL  
SOFTBALL  
TENNIS COMPETITIONS  
CARNIVALS (NO RIDES)

DANCE SHOWS  
DANCES AND PARTIES  
PICNICS  
PROMS  
SYMPHONY CONCERTS  
PARADES (UNDER 1,000 SPECTATORS)  
FAIRS AND FESTIVALS  
SWAP MEETS / RUMMAGE SALES

---

Below is a list of some information that may be required to underwrite your Nominee Event:

- Event Name
- Date(s)
- Hours
- Nature of Event
- Location of Event
- Additional Insureds - If Any
- Attendance and Ages
- Joint Sponsor(s) if Any
- Is Liquor Coverage Needed
- Will there be Concessionaires
- Will there be Fire Works
- Will there be Carnival Rides

---

**INCREASED LIMITS FOR NOMINEE EVENTS ONLY** (Total limit provided is \$5 Million and subject to review and approval by the carrier. Pricing will be based on the individual event exposure and an Acord submission will be required. Please contact Alliant for details)

---

**NOMINEE - ACCIDENTAL DEATH & DISMEMBERMENT LIMITS**

Accidental Death & Dismemberment Benefit	\$ 5,000	Max Amount
Accident Medical Expense Excess Benefit	\$ 25,000	Max Amount
Aggregate Limit (Per Event)	\$250,000	Per Accident
Deductible	\$ 50	
Maximum Period	26 Weeks	



EVANSTON INSURANCE COMPANY  
 CERTIFICATE NO.: -

**CERTIFICATE OF INSURANCE**  
**EXCLUDES COVERAGE FOR NOMINEE EVENTS. SEE SEPARATE APPLICATIONS FOR**  
**NOMINEE EVENTS.**  
**SPECIAL EVENT LIABILITY PROGRAM**

<b>PRODUCER:</b> Alliant Insurance Services, Inc. P. O. Box 28323 Santa Ana, CA 92799-8323 (949) 660-8163 License No: OC 36861	<b>PUBLIC ENTITY (ADDITIONAL INSURED)</b>	
<b>NAMED INSURED (EVENT HOLDER):</b>	<b>EVENT INFORMATION:</b> Description of Event: _____ DATE(S): _____ LOCATION: _____ *Liquor Liability Yes <input type="checkbox"/> No <input type="checkbox"/> **Liquor Liability after 12 am and before 2 am <input type="checkbox"/>	
<p>This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated. Notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.</p> <p><b>INSURANCE CARRIER:</b> Evanston Insurance Company</p> <p><b>MASTER POLICY NUMBER:</b> 04SEP1000001</p> <p><b>MASTER POLICY DATES: EFFECTIVE:</b> JANUARY 1, 2008 <b>EXPIRATION:</b> JANUARY 1, 2009</p>		
<b>COMMERCIAL GENERAL LIABILITY</b> General Aggregate Limit \$ 2,000,000 Products & Completed Operations 1,000,000 Personal & Advertising Injury 1,000,000 Each Occurrence Limit 1,000,000 Fire Damage (Any One Fire) 50,000 Medical Payments (Any One Person) 5,000 Liquor Liability (If purchased) 1,000,000	<b>OCCURRENCE FORM</b>	<b>DEDUCTIBLE: NONE</b>
The limits of insurance apply separately to each event insured unless a separate policy of insurance has been issued for that event.		
"Who is insured" is amended to include, as an insured, the person or organization shown in this schedule, but only with respect to liability arising out of the ownership, maintenance or use of the premises used by the named insured (event holder). This insurance does not apply to: Any "occurrence" which takes place after the event holder ceases to be a tenant in that premises.		
<b>OTHER ADDITIONAL INSURED</b>		
<b>CANCELLATION:</b> Should the above described policy be cancelled before the expiration date thereof, the issuing company will mail 30 days written notice to the certificate holder and additional insureds listed.		

**AUTHORIZED REPRESENTATIVE:** \_\_\_\_\_ *Karl F. Spares* \_\_\_\_\_  
**DATE ISSUED:** \_\_\_\_\_ (Enter the date you issued this Certificate) \_\_\_\_\_

**RELEASE, HOLD HARMLESS AND AGREEMENT NOT TO SUE**

I, LAST, FIRST, MIDDLE fully understand that my participation in the \_\_\_\_\_ (hereinafter "event/class") exposes me to the risk of personal injury, death or property damage. I hereby acknowledge that I am voluntarily participating in this event/class and agree to assume any such risks.

I hereby release, discharge and agree not to sue \_\_\_\_\_\* for any injury, death or damage to or loss of personal property arising out of, or in connection with, my participation in the event/class from whatever cause, including the active or passive negligence of \_\_\_\_\_ or \_\_\_\_\_ any other participants in the event/class.

In consideration for being permitted to participate in the event/class, I hereby agree, for myself, my heirs, administrators, executors and assigns that I shall indemnify and hold harmless \_\_\_\_\_\* from any and all claims, demands actions or suits arising out of or in connection with my participation in the event/class.

I HAVE CAREFULLY READ THIS RELEASE, HOLD HARMLESS AND AGREEMENT NOT TO SUE AND FULLY UNDERSTAND ITS CONTENTS. I AM AWARE THAT IT IS A FULL RELEASE OF ALL LIABILITY AND SIGN IT ON MY OWN FREE WILL.

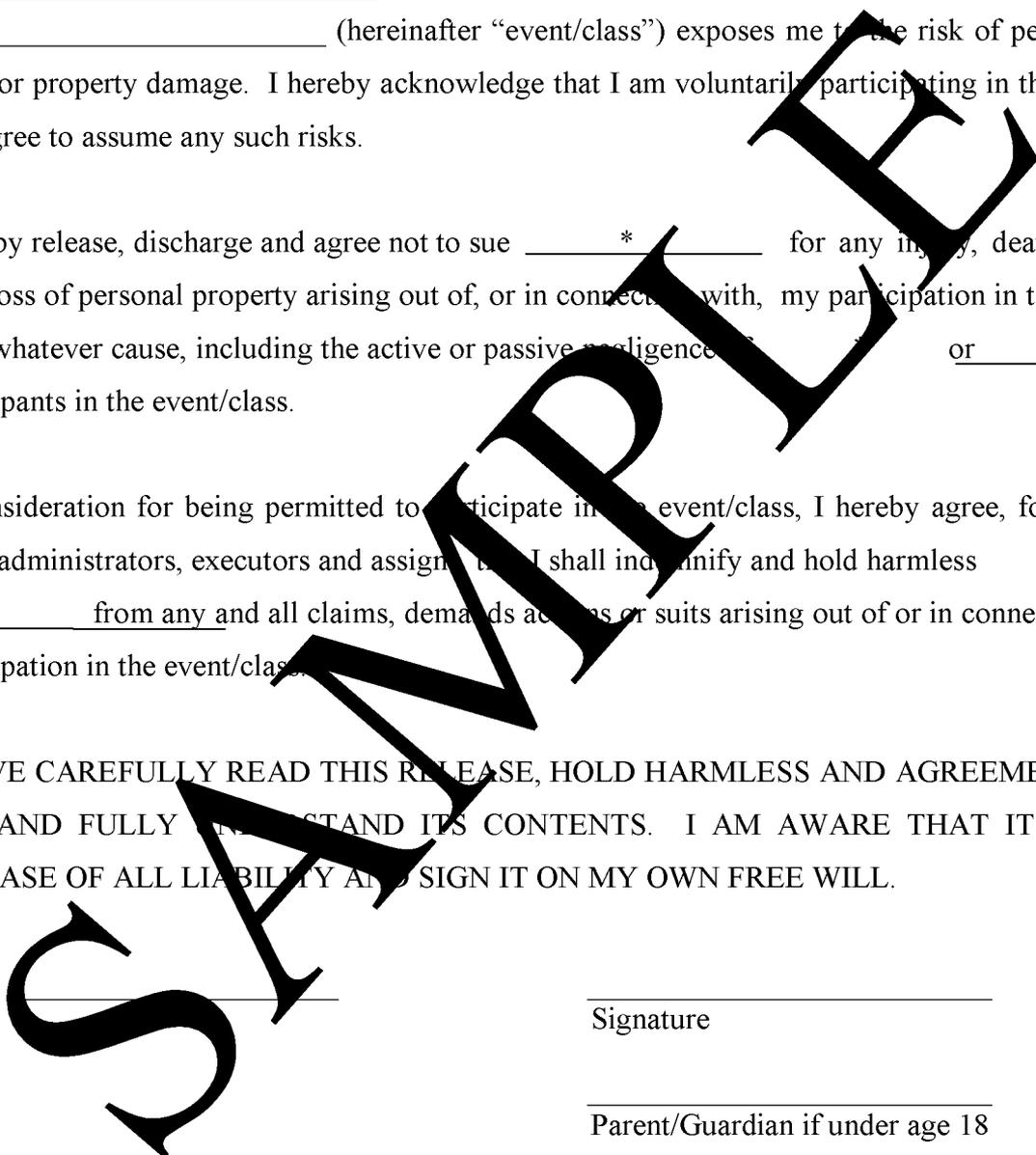
Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Parent/Guardian if under age 18

\* Insert name of Event Holder/Instructor and Entity

**SPECIAL NOTE: This form is a sample for your information only. This specific form is not required, although a similar Liability Waiver form is required. If you have a similar form already in use, please feel free to continue using it.**



**SPECIAL EVENT LIABILITY PROGRAM**  
**NOMINEE EVENT APPLICATION**

Please fax the completed form attn: Special Events at (619) 699-0902 or email to [sep@alliantinsurance.com](mailto:sep@alliantinsurance.com). Please send at least 10 days in advance of the event. If you do not receive a completed proposal within 48 hours, please call Penny DeWitt at (949) 660-8142 for status. (An email version of this form is also available upon request)

<b>MEMBER INFORMATION</b>	
Member Name: _____	
Contact: _____	
Phone Number: _____	Fax Number: _____
Email Address: _____	
<b>EVENT INFORMATION</b>	
Name/Type of Event: _____	
Description of Event: _____ _____	
Date(s): _____	Hour(s): _____
Location: _____	
Are Fireworks included?: _____	Carnival Rides?: _____
Bands? _____	How many? _____
Names: _____	
Type of music? _____	

**ADDITIONAL INFORMATION**

Attendance (Per day) \_\_\_\_\_

Ages of Attendees \_\_\_\_\_

Additional Insureds: \_\_\_\_\_

Joint Sponsors \_\_\_\_\_

Number of Concessionaires Requiring Coverage (Food Sales): \_\_\_\_\_

Number of Concessionaires Requiring Coverage (Non-Food Sales): \_\_\_\_\_

Number of Exhibitors Requiring Coverage (No Sales): \_\_\_\_\_

(Please provide separate list of concessionaires and exhibitors to be covered.)

Liquor Liability Needed?: \_\_\_\_\_

Additional Limits of Liability needed? \_\_\_\_\_

(Total limit provided is \$5 Million and subject to review and approval by the carrier. Pricing will be based on the individual event exposure and an Accord submission will be required. Please contact Alliant for details.)

**SAMPLE**

## TENANT USER APPLICATION

Please fax the completed form attn: Special Events at (619) 699-0902 or email to [sep@alliantinsurance.com](mailto:sep@alliantinsurance.com). Please send at least 10 days in advance of the event. (An email version of this form is also available upon request)

### EVENT HOLDER INFORMATION

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_

### EVENT INFORMATION

Type of Event ( 15<sup>th</sup> Birthday Party, Anniversary Party, Meeting, Dance, Job Fair)  
\_\_\_\_\_

Description of Event: \_\_\_\_\_  
\_\_\_\_\_

Date(s): \_\_\_\_\_ Hour(s): \_\_\_\_\_

Location: \_\_\_\_\_

Are Fireworks Included?: \_\_\_\_\_ Carnival Rides?: \_\_\_\_\_

Bands? \_\_\_\_\_ How many?: \_\_\_\_\_

Names: \_\_\_\_\_

Type of music? \_\_\_\_\_

**ADDITIONAL INFORMATION**

Attendance (Per day): \_\_\_\_\_

Ages of Attendees: \_\_\_\_\_

Additional Insureds: \_\_\_\_\_  
\_\_\_\_\_

Joint Sponsor(s): \_\_\_\_\_  
\_\_\_\_\_

Number of Concessionaires Requiring Coverage (Food Sales): \_\_\_\_\_

Number of Concessionaires Requiring Coverage (Non-Food Sales): \_\_\_\_\_

Number of Exhibitors Requiring Coverage (No Sales): \_\_\_\_\_

(Please provide separate list of concessionaires and exhibitors to be covered.)

Liquor Liability Needed?: \_\_\_\_\_

**SAMPLE**

**SPECIAL EVENT PROGRAM  
CLAIM REPORTING PROCEDURE**

---

**CLAIM REPORTING PROCEDURE**

**PLEASE REPORT ANY INJURIES OR INCIDENTS WHICH OCCURRED  
DURING USE OF FACILITIES TO:**

**CLAIMS DEPT.  
ALLIANT INSURANCE SERVICES  
600 MONTGOMERY STREET, 9<sup>TH</sup> FLOOR  
SAN FRANCISCO, CA 94111  
PH (877) 725-7695  
FAX (415) 597-6762**

**BE SURE TO INCLUDE THE FOLLOWING:**

- **NAME OF THE EVENT HOLDER**
- **NAME OF THE PUBLIC ENTITY**
- **DATE OF THE OCCURRENCE**
- **COPY OF THE CERTIFICATE**

## SPECIAL EVENT PROGRAM

### TENANT/USER & INSTRUCTOR/RECREATIONAL CLASS ACCIDENT MEDICAL COVERAGE

---

The excess Accident Medical coverage is designed to cover related injury costs which exceed the limits of the \$5,000 Medical Payment on general liability policy in the Special Event Program. The coverage is underwritten by American International Companies (AIG).

There is a \$1,000 Accidental Death and Dismemberment included with the coverage.

---

#### **PROCEDURES FOR:**

##### **Excess Accident Medical Coverage**

- Select the Tenant / User or Instructor/ Recreational application that corresponds with the coverage you have selected in the Program (Applications are included in the Manual)
- Complete the Risk Information section of the application
- Complete the Event Information section of the application
- Select the coverage desired by circling the premium on the application that corresponds with the coverage you have selected in the Program
- Submit the application to Alliant for processing along with your quarterly bordereau
- The application(s) show the rates and limits to be selected

**NOTE:** This excess coverage excludes Sports / Athletic Participants and Performers. This coverage can be written separately as noted below.

---

##### **Participants / Performers AD&D & Accident Medical Coverage**

This coverage can be written, subject to underwriting approval, as outlined below:

- Complete the AIG Special Risk Questionnaire and attach any required documentation as requested (Application included in the Manual)
- **Submit the application to Alliant for processing 1 week prior to the beginning of the event as underwriting approval is required**

Subject to a \$250.00 minimum premium

## SPECIAL EVENT PROGRAM

### NOMINEE ACCIDENT DEATH AND DISMEMBERMENT COVERAGE INCLUDING ACCIDENT MEDICAL COVERAGE

---

The excess Accident Medical coverage is designed to cover related injury costs which exceed the limits of the \$5,000 Medical Payment on general liability policy in the Special Event Program for participating Public Entities and their tenant users for Nominee Events Only. The coverage is underwritten by National Union Fire Insurance Company (AIG).

**ELIGIBILITY:** All participants and Spectators of the Policyholder from whom premium has been paid

**COVERAGE:** While participating in Policyholder sponsored and sanctioned event(s) in the United States and on file with the Company. Travel to and from said events is excluded

<b>BENEFITS &amp; LIMITS / PRINCIPAL SUM:</b>	Accidental Death & Dismemberment Benefit	\$ 5,000	Maximum Amount
	Accident Medical Expense Excess Benefit	\$25,000	Maximum Amount
	Deductible	\$50	
	Maximum Period	26 Weeks	

**AGGREGATE LIMIT:** \$250,000 per accident per event

**AGE REDUCTION  
SCHEDULE:** The amount payable for a loss will be reduced for covered persons age 70 or older on the date of the accident causing the loss, according to the following schedule:

Reduction Age	Maximum % of the Principal Sum
70-74	65%
75-79	45%
80-84	30%
85 and older	15%

**PREMIUM / RATE:** Is based on attendance and is quoted on all Nominee events.

**APPLICATION:** Quoted off the Nominee Event Application

**LIQUOR RATES:** 20% of event premium subject to a \$25 minimum premium per day