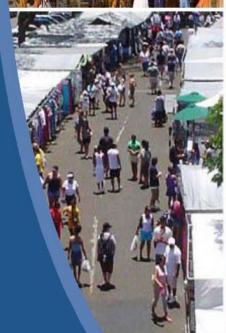




## Special Events Program 2017 – 2018 Program









Alliant Insurance Services, Inc.
Special Event
PO Box 6450
Newport Beach, CA 92658
Toll Free: 1-800-821-9283
sep@alliant.com
www.alliant.com



#### 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 <u>not</u> 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, 2017 AND JANUARY 1, 2018**

## TABLE OF CONTENTS

	<u>Page</u>
Introduction	1
Program Summary	2-4
Procedures for Program Use	5-6
Procedures for Program Use – Claims Reporting	7
Procedures for Program Use – Website	7
Tenant User Hazard Classification Schedule	8-12
Tenant User Premium Schedule	13-16
Instructor/Recreation Class Hazard Classification Schedule	17
Instructor/Recreation Class Rating Schedule	18
Entity Sponsored (Nominee) Program_	19
Sample Program Forms	20-27
Credit Card Payment Option Form	29
APPENDIX	

Specimen Policy Form is available upon request



### SPECIAL EVENT LIABILITY INSURANCE

#### **GUIDELINES AND PROCEDURES**

The purpose of this manual is to provide an overview of the Special Event Liability Insurance Program (which includes the Tenant User Liability Program, the Instructor/Recreation Class Liability Program and the Nominee Program for Public Entity sponsored events), and it provides instructions as to how to implement coverage for these specific events.

Please note that additional certificates and reporting forms are provided separately for your use. Hence, you need not remove any 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@alliant.com.





**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, 2017 to January 1, 2018

**CARRIER:** Evanston Insurance Company

**A.M. BEST RATING:** A (Excellent); Financial Size Category XV (\$2 Billion or greater) as July

1,2016

**LIMITS:** \$ 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 \$ 100,000 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 Insured's

Entity or Venue Owner as Additional Insured

Premises and Products/Completed Operations Liability

Personal and Advertising Injury

Fire Damage and Medical Payments



**OPTIONAL COVERAGE:** Liquor Liability (With prior approval and payment of additional (Subject to additional premium) **Premium/Conditions**) Athletic Participants included with underwriter's approval and signed waiver Vendors, Exhibitors and Concessionaires (Included with payment of additional premium) Increase limits to: o \$1,000,000 per occurrence /\$3,000,000 general aggregate, or o \$2,000,000 per occurrence /\$2,000,000 general aggregate Property Damage o \$50,000 with a Deductible of \$500 o \$100,000 with a Deductible of \$1,000 **MAJOR EXCLUSIONS: Automobile Liability** (Including but not limited to) 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) Bodily Injury, Property Damage, Personal Injury and Advertising Injury to any entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured as a result of participating in a demonstration or show. Damage to property or equipment belonging to entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured **Punitive Damages Unmanned Aircraft** Assault and Battery **Terrorism** 



EXCLUDED EVENTS:	Circus and Carnivals including Rides
	Mechanical Amusement Devices
	Motorized Sporting Events
	Tractor/Truck Pulls
	Doxing, 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. Report must be signed and returned event if no events for that quarter (see reporting section of

Manual)

**HAZARD** See following pages in this Manual

**SCHEDULES/RATES:** 

BROKER: ALLIANT INSURANCE SERVICES, INC.

**NEWPORT BEACH, CA** 

Rennetta Poncy, First Vice President Penny De Witt, AIS, Account Manger



THIS SUMMARY 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 <a href="www.alliantinsurance.com">www.alliantinsurance.com</a>. 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, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

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 Poor's 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 <a href="https://www.ambest.com">www.ambest.com</a>. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at <a href="https://www.standardandpoors.com">www.standardandpoors.com</a>

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

## SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

- 1. Secure appropriate details of the Event/Class from the Lessee/Instructor
- 2. Classify the Event/Class in accordance with the Schedule of Hazard/Classifications
- 3. Based upon number of days of the Event/Class, Attendances, and Hazard Schedule, calculate the premium using the rate schedule
  - Note: Events that last for more than one day can be rated based upon the total attendance for all days
- 4. Collect the premium from the Lessee/Instructor. Checks should be made payable to the Public Entity. Payment can also be made by credit card. See the enclosed credit card form and follow the directions for payment
- 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 (see top right corner)
- 3. Complete Event Holder information in full, including the name and address of person/group using the facilities.
- 4. Include all information under "Event/Class Information" section
- 5. List name and address of any other Additional Insureds
- 6. Include the date that the certificate was issued (found at the bottom of the certificate)
- 7. Attach a Claim Reporting instruction sheet with each certificate given to each Event Holder

#### ORDER OF HANDLING CERTIFICATES

- Give the original certificate to the Event Holder. Send one copy to Alliant Insurance, with the quarterly report. Keep one copy with the permit and note certificate information on the reporting form
- Include only Owners, Lessors, or Managers of premises as Additional Insured's by typing their name(s) on the Certificate of Insurance
- If Vendors, Exhibitors or Concessionaires are to be included as an Additional Insured, attach a separate page listing the name, mailing address, phone number and contact person of <u>all</u> Vendors, Exhibitors and Concessionaires at the event
- J IF AN EVENT IS CANCELLED: Request the return of the original certificate from the permit holder, and indicate on the quarterly report that the event was cancelled. If possible, include the original certificate with quarterly report

## SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

(Continued)

#### 6. REPORTING PROCEDURES - PLEASE READ THIS SECTION CAREFULLY

- The Special Event reporting form should always be mailed to Alliant Insurance Services, 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 Services for the total premium charged. If payment is received without the quarterly report and certificate(s) it will not constitute implied coverage. Payment will be held for 6 months pending the quarterly report and certificate(s) to be received. After this date the monies will be returned as no coverage was afforded. A signed report must be received even if no event(s) have occurred. Please just check the box on the reporting form that indicates you do not have any events for this period then sign, date and return the form to Alliant. If this deadline cannot be met, Alliant must be contacted
- Notice" to notify you that your "Reporting Form and Certificates" need to be in our office within 10 days. Notification will be sent via email or mail. If there is a change in your contact person it will be your responsibility to notify Alliant of that change or you may not receive the late notices. Alliant will not be held responsible if the notice is sent to the incorrect contact or it is not received. If we do not receive your quarterly report, we will determine that **NO** Special Event Insurance was sold for the quarter. Again, a signed and dated report is still required even if no event(s) occurred for this time period. **No further notices will be sent to remind you and no insurance coverage will be available or provided for the quarter. We will not backdate or offer coverage for reports not turned into Alliant within the required timeframe. If this deadline cannot be met, Alliant must be contacted**
- If you have not returned any quarterly reports for one year, you will be removed from the active membership list. You will be notified of this action via email or mail. To reactivate membership, you must contact Alliant Insurance Services

Please mail your reports, certificates and payments to the following address:

Alliant Insurance Services, Inc. Special Events PO Box 6450 Newport Beach, CA 92658

## SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

#### 7. CLAIMS REPORTING

## PLEASE REPORT ANY INJURIES OR INCIDENTS WHICH OCCURRED DURING USE OF THE FACILITIES TO

ALLIANT INSURANCE SERVICES, INC. CLAIMS DEPT. 100 Pine Street 11<sup>th</sup> Floor San Francisco, CA 94111 (877) 725-7695 Toll Free Phone (415) 403-1466 Fax

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

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

#### 8. SPECIAL EVENTS WEBSITE

The website is now fully functional for all program users. If you have not received your Login information along with website access please contact Alliant Insurance Services, Inc. at (800) 821-9283 or email us at sep@alliant.com

## TENANT/USER PROGRAM HAZARD SCHEDULE

(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)

	HAZ	HAZ	HAZ	U/W*	NO
TENANT / USER EVENT	I	II	III	Approval	Participant
				Required	Coverage
AEROBIC & JAZZERCISE CLASSES		X			
ANIMAL ACTS / SHOWS			X		
ANIMAL TRAINING		X			
ANTIQUE SHOWS	X				
ART FESTIVALS / SHOWS	X				
AUCTIONS	X				
AUTO SHOWS (No Auto Coverage0	X				
AWARDS PRESENTATIONS	X				
BALLETS	X				
BANQUETS	X				
BAZAARS	X				
BEAUTY PAGEANTS	X				
BICYCLE RALLIES			X		X
BINGO GAMES	X				
BLOCK PARTIES / STREET CLOSURES (Excludes		X		X	
Bleachers)					
BOAT SHOWS	X				
BODY BUILDING CONTESTS	X				
BUSINESS MEETINGS / SHOWS	X				
CARNIVALS (NO Rides)			X	X	
CASINO & LOUNGE SHOWS (No Performer or Crew			X		
Coverage)					
CHAMBER OF COMMERCE EVENTS	X				
CHRISTMAS TREE LOTS / FARMS (No cut your own)		X			
CHARITY BENEFITS (Including Auctions / Sales)	X				
CINEMAS	X				
CIVIC CLUB MEETINGS	X				
COMEDY SHOWS (No Performer or Crew Coverage)			X		
CONCERTS (NO Hip/Hop, Rap, Heavy Metal)		-1		J.	
Classical Music	X				X
Indoors under 1,500	X				X
Symphony	X				X
Outdoors under 1,500		X			X
Rock under 5,000			X	X	X
Alternative under 1,500			X	X	X
CONSUMER SHOWS	X				
CONVENTIONS (Inside)	X				
CORPORATE EVENTS		X			
COUNTRY WESTERN EVENTS (NO Equine)			X		X
CRAFT SHOWS	X				

Declination 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 16 for details

(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)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
DANCE SHOWS (includes Rehearsals & Dancers)	X				
DANCES		X			
DEBUTANTE BALLS	X				
DEBUTS		X			
DINNER THEATERS (No Performer or Crew Coverage)	X				X
DOG SHOWS		X			
DRILL TEAM EXHIBITIONS / COMPETITIONS	X				
EDUCATIONAL EXHIBITIONS	X				
ELECTRONICS CONVENTIONS	X				
EVANGELISTIC MEETINGS (Revivals, etc)		X			
EXHIBITIONS / EXHIBITS (Inside)	X				
EXHIBITIONS / EXHIBITS (Outside)		X			
EXPOSITIONS (Inside)	X				
EXPOSITIONS (Outside)		X			
FASHION SHOWS	X				
FILM PRODUCTIONS			X	X	
FISHING EVENTS (Inside)	X				
FISHING EVENTS (Outside)		X			
FLOWER SHOWS	X				
FOOD CONCESSIONS		X			
GARDEN SHOWS	X				
GRAD NIGHT (University Only – NO High School)		X			
GRADUATION CEREMONY	X				
GYMNASTIC COMPETITIONS (No Participant Coverage)	X				X
HARVEST FESTIVALS	X				
HAUNTED HOUSES		X		X	
HEADS OF STATE EVENTS			X		
HOME / HOUSING SHOWS	X				
HORSE SHOWS		X			X
HOTEL SHOWS		X			
ICE SKATING SHOWS	X				X
INSTRUCTIONAL CLASSES (non-mechanical)	X				
JAM & JAZZ SESSIONS		X			
JOB FAIRS		X			
KIDDIELANDS (NO Rides)		-	X		

Declination 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 16 for details

(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)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
LADIES CLUB EVENTS	X				
LECTURES	X				
LIVE ENTERTAINMENT (No Performer or Crew			X		X
Coverage)					
LIVESTOCK SHOWS			X		
LUNCHEONS	X				
MARATHONS		X			
MARTIAL ARTS EVENTS (Non-Contact) No			X		X
Participant Coverage w/o Company Approval					
MEETING (Inside)	X				
MEETING (Outside)		X			
MOBILE HOME SHOWS	X				
MOTION PICTURE THEATERS	X				
MUSICALS (NO Rock)	X			X	
NIGHT CLUB SHOWS (No Performer or Crew			X		
Coverage)					
OPERAS / OPERETTAS (No Performer or Crew	X				
Coverage)					
ORGANIZED SIGHTSEEING TOURS (No Auto	X				
Coverage)					
OVERNIGHT CAMPING	X				
PAGEANTS	X				
PARADES		X		X	
PARTIES / CELEBRATIONS – No Liquor	X				
PARTIES / CELEBRATIONS – With Liquor		X			
PETTING ZOOS (NO FEEDING- SURCHARGE MAY			X		
APPLY TO EXOTIC ANIMALS)					
PICNIC GROUNDS					1
Without Pools or Lakes	X				
With Pools or Lakes OVER 150 feet from Water		X			
(Excludes Swimming & Diving)					
With Pools or Lakes LESS THAN 150 feet from			X		
Water (Excludes Swimming & Diving)					
PLAYS (No Performer or Crew Coverage)	X				X
POLITICAL RALLIES		X		X	
PROMOTERS (Subject to Special Rating)	1	1	X	X	
PROMS	X				
PUMPKIN PATCHES / CORN MAZES	X				

Declination 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 16 for details

(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)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval	NO Participant
				Required	Coverage
RECITALS (MUSIC, DANCE, PIANO)	X				
RECREATIONAL EVENTS			X		
RELIGIOUS ASSEMBLIES (Church Services, Bible	X				
Study, etc) <b>DURATION OF TIME ONLY 6 WEEKS</b>					
REUNIONS		X			
RUMMAGE SALES		X			
RV SHOWS	X				
SCHOOL BANDS EXHIBITIONS / COMPETIONS		X			
SCOUTING JAMBOREES	X				
SÉANCES		X			
SEMINARS	X				
SIDEWALK SALES		X			
SKATING PARTY			X		X
SKI EVENTS / DEMOS			X		X
SPEAKING ENGAGEMENTS	X				
SOAP BOX DERBIES		X			
SOCIAL GATHERINGS (Indoors)	X				
SOCIAL GATHERINGS (Outdoors)		X			
SPORTING EVENTS					
Non-Professional (Indoors)					X
BASEBALL			X		X
BASKETBALL			X		X
SOFTBALL			X		X
SOCCER			X		X
TENNIS / HANDBALL / RACKETBALL COURTS			X		X
STATE & COUNTY FAIRS		X		X	
STREET FAIRS		X		X	
SWIMMING EVENTS (AGE INFORMATION			X		
REQUIRED) LIFEGUARD RATIO FOR AGES 0-12					
MUST BE 1 TO 4 AND AGES 12 & UP 1 TO 6					
TELECONFERENCES	X				
TELETHONS	X				
THEATRICAL ROAD SHOWS (No Performer or Crew			X		X
Coverage)					
THEATRICAL STAGE PERFORMANCES (No	X				X
Performer or Crew Coverage)					_
TRADE SHOWS (Inside)	X				
TRADE SHOWS (Outside)		X			

Declination 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 16 for detail

(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)

TENANT/USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
UNION MEETINGS			X		
VACATION SHOWS	X				
VOTER REGISTRATIONS		X			
WEDDINGS & RECEPTIONS	X				
WEDDING PHOTOGRAPHERS	X				
ZOOS (ACTUAL FACILITY)			X		

Declination 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 16 for details

January 1, 2017 to January 1, 2018

#### **PREMIUMS:**

NOTE: Increase limits are available please see upcharge chart on page 14

HAZA	RD I	
ATTENDANCE	PREMIUM	
1-100	\$ 81.00	
101-500	\$ 113.00	
501-1500	\$ 169.00	
1501-3000	\$ 219.00	
3001-5000	\$ 332.00	
5000 +	To Be	
	Determined	

HAZ	ARD II	HAZA	ARD III
ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM
1-100	\$ 119.00	1-100	\$ 189.00
101-500	\$ 207.00	101-500	\$ 332.00
501-1500	\$ 245.00	501-1500	\$ 439.00
1501-3000	\$ 408.00	1501-3000	\$ 690.00
3001-5000	\$ 521.00	3001-5000	\$ 847.00
5000 +	To Be	5000 +	To Be
	Determined		Determined

#### PREMIUMS ARE ONLY VALID FROM 1/1/17 TO 1/1/18

#### PREMIUMS INCLUDE ALL TAXES & FEES

#### PREMIUMS ARE APPLICABLE PER TOTAL ATTENDANCE.

#### FOR MULTIPLE DAYS:

- Total the attendance for all days of the event. Refer to premiums schedule and charge the premium corresponding to the **total attendance**. **Events lasting over five days require underwriting approval**. Please submit information to Alliant Insurance Services, Inc.
- Alcoholic Beverage premiums are to be <u>separately calculated for each day</u>. Liquor Legal Liability is included in the policy by separate endorsement
- Liquor Legal Liability for Hazard Groups II and III require underwriter approval. See Page 15 for details
- Multiple Day Events: List the Event days that are used exclusively for "setting up" or "taking down" on the Quarterly Report as a "set up" or "take down" day. These are considered insured days on the coverage certificate

January 1, 2017 to January 1, 2018

#### **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

#### **Increase Limits Table**

\$1,000,000 per occurrence /	\$2,000,000 per occurrence /
\$3,000,000 general aggregate	\$2,000,000 general aggregate
11% of total event premium	19% of total event premium

Example: Total event premium is \$220.93 increase limits requested is \$1,000,000 per occurrence and \$3,000,000 general aggregate. \$220.93 X 1.11 =\$245.23

Example: Total event premium is \$220.93 increase limits requested is \$2,000,000 per occurrence and \$2,000,000 general aggregate. \$220.93 X 1.19 =\$262.91

## Property Damage

Amount	Deductible	Premium
\$50,000	None	\$50.00
\$100,000	None	\$100.00

January 1, 2017 to January 1, 2018

#### **EXHIBITORS AND CONCESSIONAIRE PREMIUMS:**

Exhibitors - No Sales	\$29.00	Per Day/Per Exhibitor
Concessionaires - Non Food Sales	\$39.00	Per Day/Per Concessionaire
Concessionaires - Food Sales	\$49.00	Per Day/Per Concessionaire

Premiums Include All Taxes & Fees

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

### LIQUOR LEGAL LIABILITY PREMIUMS:

#### **HAZARD GROUP I ONLY:**

Alcoholic beverages **served** charge **\$60.00 premium for each day** of the event.

#### **HAZARD GROUPS II AND III:**

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

1-150	\$121
151-300	\$146
301-500	\$194
500 +	To Be Determined

Premium include all taxes and fees

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

#### 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: \$194.00 x 15% = \$223.00)
- If the event goes beyond 2:00 AM an additional day will to be charged for the event and liquor

January 1, 2017 to January 1, 2018

## **EXAMPLES:** SAMPLE EVENT PREMIUM CALCULATION

#### ONE DAY EVENT RATING:

Weddings with 250 People:	Attendance Category:	Total Premium:
Refer to Hazard Schedule I "Weddings &	101-500	\$113.00
Receptions"		

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

5 Day Dog Show with 100 People each day –	Attendance Category:	Total Premium:
Total Attendance 500:	101-500	\$207.00
Refer to Hazard Schedule II "Dog Shows"		\$207.00

#### TWO DAY EVENT WITH LIQUOR:

2 Day Celebration with Liquor with 200 people	Attendance Category:	Total Premium:
each day – Total Attendance 400:	101-500	\$207.00
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		
Liquor Premium applies for each day of the	Liquor Haz Group II	NEW Total Premium:
event and requires approval – Attendance each	151-300	\$507.00
day 200 ( $$150 \times 2 = $300$ ). Liquor Premium:		
\$300		

#### 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 \times 15\% = $345.00$ ) If the event goes beyond  $2:00 \times 4M$  a third day needs to be charged for the event.

2 Day Celebration with Liquor – Extends	Attendance Category:	Total Premium:
beyond 2:00 AM. Event is now 3 days with 150	101-500	\$245.00
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		
Liquor Premium applies for each day of the	Liquor Haz Group II	NEW Total Premium:
event and requires approval – Attendance each	1-150	\$620.00
day 150 ( $$125 \times 3 = $375$ ). Liquor Premium:		
\$375		

## INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE AND PREMIUMS

**January 1, 2017 to January 1, 2018** 

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

			U/W*
INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	Approval Required
ACADEMIC	X		required
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, 2017 to January 1, 2018

INSTRUCTOR / RECREATION CLASS	HAZI	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	\$49 Flat Rate	To Be Determined
<b>HAZARD II</b> – Sport Instruction Only	\$97 Flat Rate	To Be Determined

#### PREMIUMS ARE ONLY VALID FROM 1/1/17 TO 1/1/18

## 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, 2017 to January 1, 2018**

## **EXAMPLE:**

Music classes: One 8 week session with the	Attendance Category:	Total Premium:
<b>same</b> students in attendance (10) for all 8 weeks	1-125	\$49.00 Flat Fee
Total is 10		
Music Classes: One 8 week session with	Attendance Category:	Total Premium:
<b>different</b> students for each week (10)	1-125	\$49.00 Flat Fee
Total is 80		
Music classes: One 8 week session with the	Attendance Category:	Total Premium:
<b>same</b> students in attendance (10) for all 8 weeks	1-125	\$49.00 Flat Fee
Second 8 week session <b>new</b> students (10) total		
20 students for the two 8 week sessions		
Total is 20		
Music classes: 8 week session with <b>different</b>	Attendance Category:	Total Premium:
students in attendance (10 per class) for all 8	1-125	\$49.00 Flat Fee
weeks. Total is 80		
Two 8 week sessions <b>different</b> students (10 per	Attendance Category:	Total Premium:
each class) total 80 per week 8 week session	126-250	\$73.00
Total for both sessions is 160		

## NOMINEE PROGRAM / ENTITY SPONSORED EVENTS January 1, 2017 to January 1, 2018

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

## <u>ALL EVENTS MUST BE SUBMITTED TO ALLIANT INSURANCE SERVICES, INC.</u> <u>FOR APPROVAL AND RATING.</u>

NOMINEE EVENT	HAZ I	HAZ II
ARCADES		X
ART SHOW / EXHIBITS	X	
AWARDS PRESENTATIONS	X	
/ CEREMONIES		
BALLETS	X	
BANQUETS	X	
BASEBALL		X
BASKETBALL		X
BEAUTY PAGEANTS	X	
CARNIVALS (No Rides)		X
CRAFT SHOWS	X	
DANCE SHOWS		X
DANCES & PARTIES		X
DEBUTS	X	
FAIRS & FESTIVALS		X
FUND RAISERS	X	
GRADUATIONS	X	
GYMNASTICS		X

NOMINEE EVENT	HAZ I	HAZ II
HANDBALL		X
JOB FAIRS	X	
LECTURES	X	
MEETINGS	X	
PARADES (Under 1,000		X
Spectators)		
PICNICS		X
PROMS		X
RECITALS	X	
REUIONS	X	
SIDEWALK SALES	X	
SOCIAL RECEPITONS	X	
SOFTBALL		X
SWAP MEETS/ RUMMAGE	X	
SALES		
SYMPHONY CONCERTS		X
TENNIS COMPETITIONS		X
THEATRICAL PLAYS/MOVIES	X	

Premiums quoted will include all taxes and fees

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

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

#### 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	

### SPECIAL EVENT REPORTING FORM FOR QUARTER: January 1, 2017 to March 31, 2017

	gram pe		Certificate Holder /Event Holder Name	Dates of Event/Class	Type of Event	à≥₹	H az	sic Pr	ı		l Optional arged Per	I Premium Day	ns			
Tenant/User	Instructor	Certificate Number		(Including "Set Up" and "Take Down")					Alcohol	Additional Insureds	Concessionaires Food Sales	Concessionaires Non-Food Sales	Exhibitors No Sales	Incl AD &D	Total Premium	Paid by Credit Card to Allian
														_		
			A													
														_		
							TO <sup>-</sup>	TAL PR	EMIUM I	FOR THIS	S PAGE					
			this report period is hereby o				ional Pre		•	ny cree	lit card	l payme	ents of \$	1	, is	\$
			and understood that coverage vents for this period please c		-			_		s indica	ited bel	<u>ow.</u>				
	<b>TI</b> 10	-			PHONE:				DAT							

Inc., Special Events, P.O. Box 6450, Newport Beach, CA 92658 Email Address is: SEP@Alliantinsurance.com

<sup>\*</sup>Athletic Participant Coverage Subject to Underwriter Approval and Signed Waivers.

**CERTIFICATE NO.:** -

### CERTIFICATE OF INSURANCE EXCLUDES COVERAGE FOR NOMINEE EVENTS SEE SEPARATE APPLICATION FOR NOMINEE EVENTS SPECIAL EVENT LIABILITY PROGRAM

PRODUCER:	PUBLIC ENTITY (ADDITIONAL INSURED)			
Alliant Insurance Services, Inc.				
P. O. Box 28323				
Santa Ana, CA 92799-8323				
(949) 660-8163				
License No: OC 36861				
NAMED INSURED (EVENT HOLDER):	EVENT INFORMATION:			
	Description of Event:			
	DATE(S):			
	LOCATION:			
	*Liquor Liability Yes No No			
	**Liquor Liability after 12 am ends before 2 am			
This is to certify that the policies of insurance listed below have be				
indicated. Notwithstanding any requirements, terms or conditions				
certificate may be issued or may pertain, the insurance afforded by				
exclusions and conditions of such policies. Limits shown may have	been reduced by paid claims.			
INSURANCE CARRIER: Evanston Insurance Company				
MASTER POLICY NUMBER: SEP41023				
MASTER POLICY DATES: EFFECTIVE: JANUARY 1, 2017	7 EXPIRATION: JANUARY 1, 2018			
COMMERCIAL GENERAL LIABILITY OCCURRE	NCE FORM DEDUCTIBLE: NONE			
General Aggregate Limit \$2,000,000				
Products & Completed Operations 1,000,000 Personal & Advertising Injury 1,000,000				
Each Occurrence Limit 100,000				
Fire Damage (Any One Fire) 50,000				
Medical Payments (Any One Person) 5,000 Liquor Liability ( <b>If purchased</b> ) 1,000,000				
Optional Limits (If Purchased)				
\$1,000,000/\$3,000,000				
\$2,000,000/\$2,000,000				
Property Damage (If Purchased)  \$\Bigsim \\$50,000 Deductible \\$500\$				
\$100,000 Deductible \$1,000				
The limits of insurance apply separately to each event insured by this policy as if a s	separate policy of insurance has been issued for that event.			
"Who is insured" is amended to include, as an insured, the person or organizat	ion 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 takes place after the event holder ceases to be a tenant in that premises.	(event holder). This insurance does not apply to: Any "occurrence" which			
OTHER ADDITIONAL INSUREDS				
5 ==== : 122 111				
CANCELLATION: Should the above described policy be cancelled before the exp	iration date thereof, the issuing company will mail 30 days written notice to the			
Certificate Holder and Additional Insured's listed.				
AUTHORIZED REPRESENTATIVE: ————				
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
			(he	reinafte	r "event/class	") expo	oses m	e to the risk of	f pers	onal
injı	ıry, death	or proper	ty damage.	I hereby	acknowledge	e that I	am yo	oluntarily partic	ipatin	g in
this	s event/cla	ss and agro	ee to assume	any sucl	h risks.					
I h	ereby relea	ase, discha	rge and agree	not to s	sue*		fo	r any injury,	death	n or
dar	nage to or	loss of pe	rsonal proper	ty arisii	ng out of, or i	n conne	ection v	with, my partic	cipatic	n in
the	event/clas	ss from wh	atever cause,	includi	ng the active o	or passi	ve neg	ligence of	*	
or a	any other p	participant	s in the event	/class.						
In (	considerat	ion for bei	ng permitted	to parti	cipate in the	event/cl	lass, I	hereby agree, f	or my	self,
my	heirs, ac	lministrato	ors, executors	s and a	ssigns, that	I shall	indem	nify and hold	harn	nless
	*		_ from any	and all	claims, dema	nds acti	ions or	suits arising o	ut of (	or in
cor	nnection w	ith my par	ticipation in t	the even	t/class.					
ΙH	IAVE CA	REFULL	Y READ TH	IS REI	EASE, HOL	D HAI	RMLE	SS AND AGR	EEMI	ENT
NC	T TO SU	E AND FL	JLLY UNDE	RSTAN	D ITS CONT	ENTS.	I AM	AWARE THA	TIT	IS A
FU	LL RELE	ASE OF A	ALL LIABILI	TY AN	D SIGN IT O	N MY (	OWN I	FREE WILL.		
Da	te:				Sign	ature				
			7		Pare	nt/Guar	dian if	under age 18		

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, according to your State requirements. If you have a similar form already in use, please feel free to continue using

<sup>\*</sup> Insert name of Event Holder/Instructor and Entity



#### NOMINEE EVENT APPLICATION

Please fax the completed form attn: Special Events at (619) 699-0902 or email to **sep@alliant.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 Special Events Desk at (800) 821-9283 for status. (An email version of this form is also available upon request)

**MEMBER INFORMATION** 

Member Name:				
Contact:				
Phone Number:	Fax Number:			
Email Address:				
EVENT INFO	ORMATION			
Name/Type of Event:				
Description of Event:				
Date(s):	Hour(s):			
Location:				
Attendance (per day):	Ages of Attendees:			
Number of participants (If sports related)				
Ages of participants:	Will Waivers be signed?			
Are Fireworks Included?	Carnival Rides?			
Bands?	How Many?			
Names*:				
Type of Music?				
*if more than one please attach a separate page				



## NOMINEE EVENT APPLICATION

ADDITIONAL INFORMATION			
Additional Insureds:			
Joint Sponsor(s):			
Number of Exhibitors Requiring Coverage (No Sales)*:			
Number of Concessionaires Requiring Coverage (Non Food Sales)*:			
Number of Concessionaires Requiring Coverage (Food Sales)*:			
*Please provide separate list of concessionaires / exhibitors to be covered			
Liquor Liability Needed? If yes please complete the following questions			
<ol> <li>What securities are in place to avoid overindulgence and underage drinking?</li> <li>Are identifications checked and wristbands issued?</li> <li>Is this in a fence area?</li> </ol>			
Increase Limit Requested:			
□ \$1,000,000/\$3,000,000 Total Event premium will be increased by 11% □ \$2,000,000/\$2,000,000 Total Event premium will be increased by 19%			
Property Damage :			
\$50,000 Premium \$50.00			
\$100,000 Premium \$100.00			

Hazard Group:	Attendance Premium:
Exhibitors Premium:	Concessionaires Premium:
Liquor Liability Premium:	Additional Insureds Premium:

AD&D Premium: Increase Limit Premium:

Deb Heimain.

**TOTAL PREMIUM**:

**COMPANY USE ONLY:** 



### TENANT/USER and INSTRUCTOR APPLICATION

If event requires underwriter approval please allow 10 days (if possible) prior to event date. If insufficient time is not allowed possible decline on coverage could occur. Contact us by fax at (619) 699-0902 or email us at sep@alliantinsurance.com

EVENT HOLDER INFORMATION

Name:	
Address:	
Phone Number:	Fax Number:
Email Address:	
TENANT/USER EVE	ENT INFORMATION
Name/Type of Event (15 <sup>TH</sup> Birthday Party, Ann	iversary Party, Meeting, Dance, Job Fair, etc.)
Description of Event: Date(s):	Hour(s):
Location:	
Attendance (Per Day):	Total Attendance for Event: Swimming Events
Ages of Attendees:	Ages brackets required 0-3, 4-8, 9-12, 12-15 and 15-18
Number of participants if sports related	
Ages of participants:	Will Waivers be signed?
Are Fireworks Included?	Carnival Rides?
Bands?	How Many?
Names*: Type of Music?	
*if more than one pleas	e attach a separate page



## TENANT/USER and INSTRUCTOR APPLICATION

TENANT/USER EVENT - ADDITIONAL INFORMATION					
Additional Insureds:					
Number of Exhibitors Requiring Coverage (No Sales)*:					
Number of Concessionaires Requiring Coverage (Non Food Sales)*:					
Number of Concessionaires Requiring Coverage (Food Sales)*:					
*Please provide separate list of concessionaires / exhibitors to be covered					
Liquor Liability Needed? If yes please complete the following questions					
1) What securities are in place to avoid overindulgence and underage drinking?					
2) Are identifications checked and wristbands issued?					
3) Is this in a fence area?					

INSTRUCTOR CLASS INFORMATION				
Description of Instructional Class:				
Date(s): Location:	Hour(s):			
Attendance (Per Class Per Day):	Total Attendance for Event:			
Ages of Attendees:	Same students each class? Yes	No		
Increase Limit Requested:				

□ \$1,000,000/\$3,000,000 Total Event premium will be increased by 11% □ \$2,000,000/\$2,000,000 Total Event premium will be increased by 19%

### **Property Damage:**

\$50,000 Premium \$50.00

\$100,000 Premium \$100.00

## EVANSTON INSURANCE COMPANY

PAYMENT OPTIONS			
Credit Card (see separate form)	Cash / Check (Payable to Public Entity)		
ENTITY USE – PREMIUM CALCULA	ATION:		
Hazard Group:	Attendance Premium:		
Exhibitors Premium:	Concessionaires Premium:		
Liquor Liability Premium:	AD&D Premium:		
Increase Limit Premium:			
TOTAL DREMHIM.			
TOTAL PREMIUM:			

## **SPECIAL EVENTS PROGRAM**

## CREDIT CARD PAYMENT AUTHORIZATION

<b>Event Information</b>	
E (N	Г
Event Name	
Event Date(s):	
Public Entity Name:	
Event Premium:	§ Event Premium must match Credit Card Total below
<b>Payment Information</b>	
Type of Credit Card:	Master Card Visa
Credit Card Number:	
Expiration Date:	(MM/DD/YY)
Name on Credit Card:	Please print legibly
Company Name:	
Individual Name:	Last:
	First:
Billing Address:	
City, State, Zip:	
	Co. Jis Cord Total and state Front Province show
Credit Card Total:	\$ Credit Card Total must match Event Premium above
Cardholder Signature:	
Date:	
	mowledges receipt of goods and/or services in the amount of the Total shown hereon
and agrees	to perform the obligations set forth in the cardholder's agreement with the issuer.
Refund Policy:	All transactions on this program are non-refundable as full payment is
•	required prior to the event
Fax completed info	rmation to: 619-699-0902 / email to sep@alliantinsurance.com