



## Special Events Program 2023 – 2024 Program



**Risk Management**  
Special Event  
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## 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.

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Special Event Policy Term: January 1, 2023 to January 1, 2024

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# SPECIAL EVENT LIABILITY INSURANCE

EVENTS BETWEEN JANUARY 1, 2023 AND JANUARY 1, 2024

## Risk Management

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 Risk Management At 951-955-3532 or email us at RiskManagement@RIVCO.ORG.

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**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

**POLICY TERM:** January 1, 2023 to January 1, 2024

**CARRIER:** Evanston Insurance Company

**A.M. BEST RATING:** A (Excellent); Financial Size Category XV (\$2 Billion greater) as September 30, 2022

<b>LIMITS:</b>	\$2,000,000	General Aggregate
	\$1,000,000	Products/Completed Operations Aggregate (Food Products, Beverages, Clothing Apparel, Records, Tapes, CDs, Photos, Sticker, Crafts, Painting, Posters, Badges, Artwork, Jewelry, Toys, and Books
	\$1,000,000	Personal and Advertising Injury
	\$1,000,000	Each Occurrence
	\$100,000	Damage to Premises Rented to You Limit (Fire Damage See Page 2 for Options)
	\$5,000	Medical Expense
		<b>All aggregates apply separate to each event</b>

**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 Employees as Insureds
- Entity or Venue Owner as Additional Insured

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

- Liquor Liability (with prior approval and payment of additional premium) included in occurrence and general aggregate limit
- Participants included with underwriter’s approval and signed waiver

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- Vendors, Exhibitors, and Concessionaires (included with payment of additional premium) included in occurrence and general aggregate.
- Increase limits to:
  - \$1,000,000 per occurrence/\$3,000,000 general aggregate
  - \$2,000,000 per occurrence/\$2,000,000 general aggregate
  - \$2,000,000 per occurrence/\$4,000,000 general aggregate (Subject to underwriter approval)
- Property Damage
  - \$50,000 with no Deductible Premium \$50.00
  - \$100,000 with no Deductible Premium \$100.00
  - \$300,000 with no Deductible Premium \$250.00

**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 and Performances Exclusions and Limitations – See MEGL1638
- Attendance Limitation Exclusion
- Outdoor Concerts Limitation Exclusion
- Seating, Glass & Fixtures Exclusion
- Fireworks, Pyrotechnics, Flashbox, and Explosives Exclusion
- Exclude Specific Performances (without prior company approval)

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

- Bodily Injury, Property Damage, Personal 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, show, competition, and contest. 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
- Marijuana Exclusion
- Organic Pathogen and Legionellae Exclusion
- Communicable Disease
- Cyber Incident, Data Compromise, and Violation of Statutes Related to Personal Data

**EXCLUDED EVENTS:**

- Circus and Carnivals including Rides
- Mechanical Amusement Devices and Rides
- 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, Trampolines, and Inflatable Amusement Devices
- Obstacle Course, Races, and Mud Runs
- Veterinary Legal Liability (No animals)

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