

# DIOCESE OF DAVENPORT

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## Third-Party Special Event Coverage



**CATHOLIC  
MUTUAL GROUP**

**COMMITMENT + EXPERTISE + STABILITY**

# What is Third Party Special Events?

- Provides liability insurance for individuals/entities who would like to use parish facilities for non-parish sponsored events when they are unable to provide a certificate of insurance naming the Parish & Diocese as additional insured.
- Liability coverage is extended to a non-parish sponsored facility user (lessee) in the amount of \$1,000,000 for bodily injury and \$500,000 in property damage.
- Covers the lessee, parish/location and Diocese.
- Most non-parish sponsored activities can be covered under Special Events. Common examples are wedding receptions, family reunions, anniversary parties, and banquets.
- \$95 per event, \$125 per overnight event. Additional charges apply for some activities.

Markel Insurance Co. provides the policy  
K & K administers the program and claims

# When Should this Coverage be Utilized?

***Third Party Special Event Coverage should be used when an event is not parish sponsored and the facility user is unable to provide a certificate of insurance naming the parish/diocese as additional insured. If you answer “NO” to any of the questions below, the activity is NOT parish sponsored.***

- Does the parish have full control or final decision making authority over the function?
- Do fees associated with the function flow through parish accounts?
- If applicable, is the function open to all parish members?
- Is the purpose of the function to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
- Is the organizer or leader of the function a parish employee or volunteer?

# Options Available if the Function is NOT Parish Sponsored

## Option I

The individual or organization holding the event can complete the Facility Usage/Agreement. This agreement requires \$1,000,000 in liability coverage. The liability coverage must name your parish/school and the Diocese of Davenport as an additional insured.

## Option II

Special Events Coverage can be utilized to cover the individual or organization holding the event, as well as the parish/school and the Diocese.



# Events Not Covered Under Third Party Special Events

- Any carnival event
- Fireworks & Fireworks display
- Events involving BYOB (bring your own bottle)
- Events involving pool or lake activities
- Rap/Hip-Hop Alternative music concerts events
- Events organized by professional promoter
- Organized sporting events (tournaments/camps). Some events are allowed and must be pre-approved.
- Events where a fee or admission is charged
- Political Rallies
- Amusement rides - including trampolines and inflatable devices.  
*Inflatables may be allowed if pre-approved with an additional charge.*
- Events involving recreational vehicles
- Claims related to an epidemic/pandemic



# Music

**Markel Insurance Company is taking a closer look at certain risks, and requiring more information on the following:**

## Music

- **Concerts and other events featuring musical bands will be asked to clarify the type of music that will be played.**
- **Rap/Hip-Hop/Alternative not accepted.**



# INFLATABLES

- Need to submit picture or link to vendor site for review to determine approval.
- Pre-approval is required.
- Cost of inflatables range from \$100-\$500+per inflatable depending on the type. Inflatable obstacle courses are way more expensive than the standard kiddie castle.
- Verification of who is setting up and running the inflatable. Inflatable Guidelines may be required to be signed.



# Activities

- **Sporting Events/Tournaments/Athletic Events will no longer be covered. Consideration will be given to one-time small events with an additional charge.**
  - **Copy of waiver and ages of participants must be received.**
- **Events which exceed 3 days in duration can now be covered; additional charge will apply.**
- **Events that exceed 1,000 in attendance can now be covered; additional charge will apply.**
- **Any events involving water will not be covered.**

Be cognizant that although these events are not excluded, they still may be contrary to Diocesan risk management policies



# Activities cont'd

- **If there are games, we need to know the type of game be specific (kids games is not specific enough). If there are darts we need to know the type (metal, etc.) and verification set up away from the crowd.**
- **Other events/activities may be excluded or require additional information as K&K/Markel Insurance Company require.**

Be cognizant that although these events are not excluded, they still may be contrary to Diocesan risk management policies

# Host Liquor vs. Liquor Liability

- **Host liquor liability is included.**
- **Liquor liability is not included.**
  - **If liquor is sold or included in the 'ticket price' to attend the event and/or a license or permit is required in order for liquor to be served or furnished, a liquor liability application must be completed.**
  - **Additional charge will apply.**
  - **If liquor liability coverage is not purchased and an alcohol related claim results, the claim will be excluded if it is determined that a liquor liability policy should have been purchased.**



# When is Liquor Liability Necessary?

- If alcohol is sold (even if the cost for alcohol is included in the price of admission ticket).
- If permit is required
- Liquor Liability can be obtained from a local agent or purchased through Markel Insurance Company.
- If a claim occurs and alcohol was sold without purchasing the additional coverage, the claim will be denied.



# Obtaining Special Event Coverage

- The completed application and parish/location check for \$95, should be submitted to Colleen Darland, Diocese of Davenport, 780 W Central Park Ave, Davenport, IA 52804.
- Checks must be made payable to the Diocese of Davenport.
- The completed application should be provided to the Diocese at least 15 days prior to an event.
- Additional applications or charges will be determined once the application is received.
- Any additional charges will be invoiced directly to the Diocese to collect from the parish/location.
- A copy of the application should be given to the lessee, and a copy for the Parish/Location records.
- *Notification of a canceled event must be provided to the Diocese before the event date in order to receive a refund on the cost.*

# Pre-approval is needed for:

- **Inflatables (picture or name of the inflatable is required)**
- **Sporting Events**
- **Events that exceed three days in duration**
- **Overnight events will need to know the age of participants and activities taking place.**
- **Events that exceed 1,000 in attendance**



**NOTE:** CATHOLIC MUTUAL **MUST** RECEIVE APPLICATION AT LEAST 15 DAYS PRIOR TO EVENT. **DO NOT** SUBMIT APPLICATIONS MORE THAN 6 MONTHS IN ADVANCE.

**DIOCESE OF DAVENPORT (#0853)**  
**APPLICATION FOR SPECIAL EVENTS COVERAGE**

**Coverage Limit:** \$1,000,000 Combined Single Limit Bodily Injury and Host Liquor Liability, \$500,000 Property Damage Liability.  
Coverage provided is per event (not per claim). **Submission of application does not bind coverage - all events are subject to approval.**

Coverage underwritten by **Markel Insurance Company**; Policy No. on file with C.M.G. Agency, Inc.

**Cost of Coverage: \$95 Per Event (Overnight Stays - \$125)**

**TO AVOID DELAY OR DENIAL OF COVERAGE, PLEASE ENSURE THAT EVERY FIELD IS COMPLETED.**

**Name of Parish or Institution:**

\_\_\_\_\_

**Street (Physical) Address (NO P.O. BOXES):**

\_\_\_\_\_

**City/State:** \_\_\_\_\_ **ZIP Code:** \_\_\_\_\_

**Phone No.:** \_\_\_\_\_

**Lessee (Additional Insured) Information:**

Name of Sponsoring Organization or Individual Requesting Coverage

\_\_\_\_\_

(Please **Print** Lessee Name(s) or Organization)

**Lessee (Additional Insured) Contact Person:**

**Name:** \_\_\_\_\_

**Street Address:** \_\_\_\_\_

**City/State:** \_\_\_\_\_ **ZIP Code:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

**To receive approval notification please print e-mail(s):**

(Please **Print** E-mail(s) Clearly)

[darl.and@davenportdiocese.org](mailto:darl.and@davenportdiocese.org)

\_\_\_\_\_

\_\_\_\_\_

**COVERAGE DOES NOT APPLY TO CERTAIN EVENTS AND  
EXPOSURES, SUCH AS, BUT NOT LIMITED TO:**

- Any carnival event
- Fireworks & fireworks displays
- Events involving 'BYOB' (Bring your own bottle)
- Events involving pool or lake activities
- Events involving recreational vehicles
- Non-religious musical performances/concerts (contact us for special exceptions)
- Events organized or operated by professional promoters/performers
- Organized sporting events, including tournaments & camps (some sporting activities are allowed and must be pre-approved).
- Events where a fee or admission is charged, unless all proceeds go to charity
- Political Rallies
- Amusement rides, including mechanically operated devices, trampolines, & rebounding devices
- Claims related to an epidemic/pandemic

**Date of Event:** \_\_\_\_\_

**Type of Special Event** (Example: wedding reception, anniv. party, etc. If it's a **FUNDRAISER**, be specific about what is occurring):

\_\_\_\_\_

**Time of Event:** From \_\_\_\_\_ To \_\_\_\_\_

**Is this an overnight event?**

Yes \_\_\_\_\_ No \_\_\_\_\_

**Approx. Number of Participants:** \_\_\_\_\_

**Is Food Being Served?**

Yes \_\_\_\_\_ No \_\_\_\_\_

**Is Liquor Being Served?**

Yes \_\_\_\_\_ No \_\_\_\_\_

Host liquor liability is automatically included, however, if liquor is to be sold (or cost included in ticket price) and/or a license or permit is required in order for you to serve or furnish alcohol, you must secure LIQUOR LIABILITY coverage elsewhere.

**To Note: If liquor liability coverage is NOT purchased and an alcohol related claim results, the claim will be excluded if it is determined that a liquor liability policy should have been purchased.**

**ADDITIONAL CHARGES WILL APPLY FOR:**

- Events which exceed 3 days in duration (charge TBD)
- Inflatable Amusement Device (Must be pre-approved, picture required. Minimum charge of \$100 per inflatable applies; each device is underwritten; charge is determined by size and potential risk.)
- Events that exceed 1,000 in attendance (charge TBD)

**COMPLETE AND RETURN THIS FORM AND PAYMENT TO:**

DIOCESE OF DAVENPORT  
ATTN: COLLEEN DARLAND  
780 W. CENTRAL PARK AVE.  
DAVENPORT, IA 52804

**PLEASE MAKE CHECK PAYABLE TO: DIOCESE OF DAVENPORT**  
**CHECK MUST BE FROM YOUR CHURCH OR SCHOOL.**  
**NO CHECKS FROM THE LESSEE WILL BE ACCEPTED.**

**IN THE EVENT OF A CLAIM, PLEASE CONTACT C.M.G. AGENCY CLAIMS DEPT: 800-228-6108**

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