



# ROMAN CATHOLIC DIOCESE OF SYRACUSE

## ***DIOCESE of SYRACUSE***

Risk Management Department

315-470-1495

### **GUIDELINES FOR SPECIAL EVENT INSURANCE COVERAGE**

The term **SPECIAL EVENT INSURANCE** has often created confusion at the parish/location level. Perhaps some clarification is in order.

#### **Special Event Insurance is only for individuals or groups that use your premises for their own benefit.**

Parish/location-sponsored activities and events do not require the purchase of Special Events Insurance. Events that the Pastor oversees, and the monies are flowed through and controlled by the Parish are "Parish sponsored" events, and the Diocese of Syracuse Self-Insured Program covers those events.

An individual or group wishing to use your premises is required to obtain Special Event Insurance for their own parties (e.g. showers, wedding receptions) and activities (e.g., non-parish sponsored event and meetings). The Diocese of Syracuse Self-Insurance Program protects only the interests of the parish or location. It is your obligation to make this known to any such person and to see to it that adequate insurance coverage is in place before allowing them to use your premises. **WHY...**

Any individuals or groups who use your premises could be held accountable for their actions by an injured party and could be responsible for paying settlements arising out of accidents or injuries that occur during their event. We have seen this happen all too often. Even if they are not responsible for the alleged act, they still may have to defend themselves in court. Defense costs can be very expensive, and most cases take a minimum of three to five years to clear through the court system.

Please fill out the Special Events Form attached with the appropriate premium payment so that we receive it at **least 2 weeks ahead of the event**. (Please see that the form is completed and signed.) Remember: this insurance is in effect for this event only.

You must also be aware that our Special Events Insurance **policy does not cover firework displays, carnival rides, stunt exhibitions, use of inflatable attractions consisting of slides, jumping rooms, climbing areas or similar devices, whether an admission is charged for the use thereof.** Please call the Diocese Risk Management Department if you have any questions.

#### **The Special Events Insurance provides \$1 million coverage for Host Liquor Liability and the Additional Insured's provision.**

It should be noted that whether or not liquor is served at an event **does not determine whether insurance is required. It must be in place in either case.** Just because you are not the direct sponsor does not mean that your Parish/Location cannot be drawn into a lawsuit.

**NOTE** – All locations with **waterfront property** are required to obtain Special Event Insurance under the **Hazard III pricing**, regardless if the renters will be swimming or not due to the proximity of water.

**ROMAN CATHOLIC DIOCESE OF SYRACUSE  
SPECIAL EVENTS INSURANCE**

Please provide all information requested on this form

Name of Parish or Location	Street Address	City	Zip Code
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Name of Sponsoring Organization Or Individual requesting coverage *Named Insured	Type of Special Event (example: Wedding, Meeting, baby shower, etc.; Please specify)
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Contact Person	Street Address	City	Zip Code
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Email of Sponsoring Person \_\_\_\_\_

Is alcohol being served?                
Yes No

Is food being served?                
Yes No

Approximate Number of Participants \_\_\_\_\_

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NOTIFICATION OF EVENT MUST REACH THE CHANCERY AT LEAST  
48 HOURS IN ADVANCE OF THE EVENT.

Special Events coverage through: Berkley National

Cost of Coverage: \$\_\_\_\_\_ per event/day

Limits of General Liability Coverage

\$1,000,000 Liability Coverage

X _____ (Signed) (Contact Person) *Named Insured (see above)	_____ Additional Insured: Parish/Diocese (please fill in)
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**Date of Event:** \_\_\_\_\_ **Time of Event: From** \_\_\_\_\_ **To** \_\_\_\_\_

Email of Parish: \_\_\_\_\_

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

Diocese of Syracuse Risk Management  
240 E. Onondaga Street  
Syracuse, NY 13202  
315-470-1495

**MAKE CHECKS PAYABLE TO: DIOCESE OF SYRACUSE**

PLEASE RETURN THIS FORM TO THE CHANCERY; WHEN COVERAGE IS VERIFIED  
YOU WILL RECEIVE A COPY FOR YOUR RECORDS VIA MAIL

## TENANT USER LIABILITY INSURANCE PROGRAM RATES BY HAZARD CLASS

The following rates are for limits of \$1,000,000 each occurrence, and \$1,000,000 policy aggregate:

Number in Attendance	Hazard Group I	Hazard Group II	Hazard Group III
1 to 100	\$ 147	\$ 180	\$ 274
101 to 500	\$ 174	\$ 304	\$ 482
501 to 1,500	\$ 249	\$ 358	\$ 632
1,501 to 3,000	\$ 326	\$ 591	\$ 988
3,001 to 5,000	\$ 482	\$ 749	\$ 1,115
Over 5,000	<b>Refer</b>	<b>To</b>	<b>Risk Management</b>

### ***Hazard I – Low/Minimum***

Antique shows	Graduations
Art festivals	Harvest festivals
Art shows	Holiday shows – Christmas tree lighting
Auctions	Home shows
Automobile Shows	Housing shows
Award Presentations	Instructional classes (non-mechanical)
Ballets	Ladies Club events
Banquets	Lectures
Bazaars	Luncheons
Beauty Pageants	Meetings (Indoors)
Bingo/Casino Games	Mobile home shows
Boat shows	Operas
Body building contests	Organized sight-seeing tours
Business meetings	Pageants
Business shows	Parties <500 attendance
Charity Benefits, Auctions & Sales	Plays
Civic Clubs & Group Meetings	Proms
Concert – Indoor < 1500. attendance	RV Shows
Consumer Shows	Scouting Jamborees
Conventions in buildings	Seminars
Craft shows	Social Receptions
Dance shows/Recitals	Speaking engagements
Debutante balls	Symphony concerts
Drill Team exhibitions	Teleconferences
Electronics conventions	Telethons
Expositions	Theatrical Stage Performances
Fashion Shows	Trade Shows in buildings
Fishing Shows	Vacation Shows
Flower Shows	Voter registration
Garden Shows	Wedding and receptions

## ***Hazard II – Medium-Average Hazard Risks***

Aerobics – Jazzercise Demonstrations  
Animal Acts/shows  
Concerts - Outdoor ,1500 attendance  
Debuts  
Evangelistic meetings  
Farmers markets  
Food Concessions  
Instructional classes (mechanical)  
Job fairs  
Livestock shows  
Picnics without pools or lakes  
Political Rallies  
Religious Assemblies  
Reunions  
Rummage sales  
Sidewalk sales  
Sporting events - non-contact (bicycle rallies, golf, tennis racquetball, handball, marathons, fun runs, 10k races, gymnastics competitions, ice skating shows, etc.)  
Street Fairs  
Swap meets  
Trade Shows - Outdoors  
Parades, 500 Spectators

## ***Hazard III – Moderate Hazard/Increased Exposure***

Casino and Lounge Shows  
Concerts - 1500 attendance to 5,000  
Heads of State Events  
**Picnics with pools/lakes - excluding swimming**  
Driving Lessons  
Recreational Events - Fishing contests, corporate challenges.  
Scavenger hunts  
Soap box derbies  
Sporting Events - contact - baseball, softball, basketball  
Union Meetings  
Weddings – Family Reunions – **Lake Front** – excluding swimming



## **Tenant User Liability Insurance Program**

**Exclusion – All hazards in connection with Designated Operations for premises**

### **Exclusion of Specific Operations:**

This insurance does not apply to “bodily injury” or “property damage” arising out of any operations connected with the following operations or premises, unless separately and specifically endorsed hereon:

#### **Description of Operations or Premises**

- 1 – Circus and Carnivals
- 2 – Mechanical Amusement Devices
- 3 – Motorized Sporting Events
- 4 – Tractor/Truck Pulls
- 5 – Boxing, Wrestling, Hockey and Contact Karate Events
- 6 – Rodeos and Roping Events (including practices)
- 7 – Aircraft and Balloon Events
- 8 – Professional Sporting Activities
- 9 – Pyrotechnical Uses
- 10 – Concert Promoters Liability
- 11 – Veterinary Legal Liability
- 12 – Abuse or Molestation
- 13 – Fungi or Bacterial
- 14 – Stunt Activities

All other terms and conditions remain unchanged.