

# Low Hazard Special Events Insurance Program

General Liability Insurance for Small, Short Term Events



- After Prom Parties (school-sponsored event only)
- Auctions
- Award Presentations
- Ball/Dances
- Banquets
- Bar Mitzvah or Bat Mitzvah
- Bazaars
- Benefits
- Billiard Events/Tournaments
- Bingo Games (for charity/fundraising only)
- Birthday Parties
- Book Signings
- Card Games/Events (for charity/fundraising only)
- Car Washes (for charity/fundraising only)
- Casino Events (for charity/fundraising only)
- Celebrations (holiday, New Year)
- Chamber of Commerce Business Event/Mixer
- Charity Events
- Chess Events
- Christmas Caroling (single location)
- Christmas Lighting Ceremony
- Conventions
- Debuts or Débutante Balls
- Dinners, Luncheons or Showers
- Direct Selling Consultant Parties
- Easter Egg Hunts
- Educational Lectures or Seminars
- Farmers' Markets
- Film Screenings or Showings
- Food Cooking Contests
- Graduation Ceremonies
- Job Fairs
- Meetings
- Memorial Services
- Pageants
- Parties
- Picnics (no in or on water activities)
- Poet or Poetry Readings
- Proms
- Quinceanera
- Recitals (dance, music)
- Religious Events
- Reunions
- Sales (bake, charity, consignment, estate, garage)
- School Band/Drill Team Competitions
- School Carnivals (no rides/inflatables)
- Showers (baby, bridal, wedding)
- Shows (antique, art, baby, business, collector, consumer, craft, fashion, flower, garden, home, state, wedding)
- Social Gatherings or Receptions
- Speaking Engagements
- Talent Search/Shows - Children Only
- Telethons
- Theatrical Performances or Musicals
- Trade Shows and Expos
- Walking Tours (garden, holiday, home, historical site) -single location
- Weddings and Wedding Receptions

Francis L. Dean & Associates, LLC



*The Leader in Sports, Leisure and Entertainment Insurance*

# Low Hazard Special Events Insurance Program

## General Liability Insurance for Small, Short Term Events

Coverage is limited to events meeting the following conditions:

- Events must be less than 5 consecutive days.
- Maximum number of attendees must be less than 500 per day.
- Event may only have one location

*(Note: If your event does not meet these requirements, coverage may be available, however, a Special Events Liability Request For Quotation Form must be Submitted.)*

### Who Is Covered?

This program provides protection for the Policyholder against claims of bodily injury liability, property damage liability, personal and advertising injury liability, and the litigation costs to defend against such claims.

Coverage is provided up to \$1,000,000.00 per occurrence. There is no deductible amount. Coverage is offered through the Sports and Recreation Providers Association Purchasing Group.

### Coverage Includes Suits Arising Out Of:

- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Incidental medical malpractice
- All activities related to the event
- Ownership, use or maintenance of facilities
- General negligence claims
- Cost of investigation and defense of claims, even if groundless
- Corporal Punishment
- Host liquor liability

### Exclusions

Aircraft, all acts of terrorism, asbestos liability, claims made by athletic participants, employment related practices, fungi and bacteria, hepatitis, HIV, HTVL, AIDS, transmissible Spongiform encephalopathy, lead poisoning, nuclear energy liability, pyrotechnics activity, total pollution, violation of the CAN-SPAM act, war liability and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

**PLEASE NOTE: THE FOLLOWING ARE INELIGIBLE FOR COVERAGE AND WILL BE EXCLUDED UNDER THE POLICY PER THE SCHEDULED ACTIVITIES EXCLUSION ENDORSEMENT: Inflatable Amusement Devices, Carnival Rides, Knockerball/Bubble Soccer, Bungee Devices, Fireworks, Mechanical Bucking Devices: including Multi Ride Attachments, Permanent & Mobile Rock Wall Structures, Security Forces, Trampolines, Zip Lines, and All-Terrain Vehicles.**

### Optional Coverages

#### Equipment Coverage

This Inland Marine insurance product provides coverage for your equipment and contents up to the specified limit.

#### Hired and Non-Owned Automobile Liability Coverage

This liability coverage provides protection for rented, borrowed and other non-owned vehicles operation on Policyholder special event operations during the policy term.

#### Excess Liability Coverage

This coverage provides additional liability limits increasing the liability coverage per each occurrence.

#### Increased Aggregates

This option increases the aggregate limit of liability insurance from \$1,000,000.00 to larger amounts.

#### \$5,000.00 Medical Expense Benefit

This Coverage will reimburse an injured spectator or guest for medical and/or funeral expenses incurred as a result of bodily injury or death, regardless of whether you are liable or not.

# Low Hazard Special Events Insurance Program

## General Liability Insurance for Small, Short Term Events

### Part I Proposed Policyholder *(Please print or type)*

PLEASE NOTE: THE FOLLOWING ARE INELIGIBLE FOR COVERAGE AND WILL BE EXCLUDED UNDER THE POLICY PER THE SCHEDULED ACTIVITIES EXCLUSION ENDORSEMENT: Inflatable Amusement Devices, Carnival Rides, Knockerball/Bubble Soccer, Bungee Devices, Fireworks, Mechanical Bucking Devices: including Multi Ride Attachments, Permanent & Mobile Rock Wall Structures, Security Forces, Trampolines, Zip Lines, and All-Terrain Vehicles.

Proposed Policyholder Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

\_\_\_\_\_

Contact Name \_\_\_\_\_

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Is this contact the person who would assist in the event of a claim?  Yes  No (If no, please complete below)

Insurance Contact Name \_\_\_\_\_

Insurance Contact Phone Number \_\_\_\_\_ Insurance Contact Email Address \_\_\_\_\_

**This contact information will be used by insurance company personnel should there be a claim. It is the responsibility of the policyholder/insurance contact to retain all documentation, video or other evidence and respond immediately to any and all requests or inquiries from insurance company personnel.**

Event Start Date \_\_\_\_\_ Event End Date \_\_\_\_\_  
*Coverage must be 5 consecutive days or less.*

Location of Event \_\_\_\_\_

Number of Attendees Per Day (must be less than 500) \_\_\_\_\_

### Part II Event Type

Please select your event type. If your event is not listed, there is more than one location, or if you have over 500 attendees per day, coverage may be available, however, a Special Events Liability Request for Quotation Form must be submitted.

- |   |  |
|---|--|
| <input type="checkbox"/> After Prom Parties (school-sponsored event only) | <input type="checkbox"/> Graduation Ceremonies   |
| <input type="checkbox"/> Auctions   | <input type="checkbox"/> Job Fairs   |
| <input type="checkbox"/> Award Presentations                              | <input type="checkbox"/> Meetings  |
| <input type="checkbox"/> Ball/Dances                                      | <input type="checkbox"/> Memorial Services   |
| <input type="checkbox"/> Banquets   | <input type="checkbox"/> Pageants  |
| <input type="checkbox"/> Bar Mitzvah or Bat Mitzvah                       | <input type="checkbox"/> Parties   |
| <input type="checkbox"/> Bazaars  | <input type="checkbox"/> Picnics (no in or on water activities)  |
| <input type="checkbox"/> Benefits   | <input type="checkbox"/> Poet or Poetry Readings   |
| <input type="checkbox"/> Billiard Events/Tournaments                      | <input type="checkbox"/> Proms   |
| <input type="checkbox"/> Bingo Games (for charity/fundraising only)       | <input type="checkbox"/> Quinceanera   |
| <input type="checkbox"/> Birthday Parties                                 | <input type="checkbox"/> Recitals (dance, music)   |
| <input type="checkbox"/> Book Signings                                    | <input type="checkbox"/> Religious Events  |
| <input type="checkbox"/> Card Games/Events (for charity/fundraising only) | <input type="checkbox"/> Reunions  |
| <input type="checkbox"/> Car Washes (for charity/fundraising only)        | <input type="checkbox"/> Sales (bake, charity, consignment, estate, garage)  |
| <input type="checkbox"/> Casino Events (for charity/fundraising only)     | <input type="checkbox"/> School Band or Drill Team Competitions  |
| <input type="checkbox"/> Celebrations (holiday, New Year)                 | <input type="checkbox"/> School Carnivals (no rides/inflatables)   |
| <input type="checkbox"/> Chamber of Commerce Business Event/Mixer         | <input type="checkbox"/> Showers (baby, bridal, wedding)   |
| <input type="checkbox"/> Charity Events                                   | <input type="checkbox"/> Shows (antique, art, baby, business, collector, consumer, craft, fashion, flower, garden, home, state, wedding) |
| <input type="checkbox"/> Chess Events                                     | <input type="checkbox"/> Social Gatherings or Receptions   |
| <input type="checkbox"/> Christmas Caroling (single location)             | <input type="checkbox"/> Speaking Engagements  |
| <input type="checkbox"/> Christmas Lighting Ceremony                      | <input type="checkbox"/> Talent Search/Shows - Children Only   |
| <input type="checkbox"/> Conventions                                      | <input type="checkbox"/> Telethons   |
| <input type="checkbox"/> Debuts or Débutante Balls                        | <input type="checkbox"/> Theatrical Performances or Musicals   |
| <input type="checkbox"/> Dinners, Luncheons or Showers                    | <input type="checkbox"/> Trade Shows and Expos   |
| <input type="checkbox"/> Direct Selling Consultant Parties                | <input type="checkbox"/> Walking Tours (garden, holiday, home, historical site)<br>- Single Location                                     |
| <input type="checkbox"/> Easter Egg Hunts                                 | <input type="checkbox"/> Weddings and Wedding Receptions   |
| <input type="checkbox"/> Educational Lectures or Seminars                 |  |
| <input type="checkbox"/> Farmers' Markets                                 |  |
| <input type="checkbox"/> Film Screenings or Showings                      |  |
| <input type="checkbox"/> Food Cooking Contests                            |  |

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Detailed Description of Event \_\_\_\_\_

Is the insured selling alcohol for a profit at this event? If yes, please contact your agent for a quotation.  Yes  No

Has your past liability coverage been canceled in any way in the last three years? If so, please be specific.  Yes  No

### Part III Premium Rates and Benefits (premiums are fully earned)

Please select the appropriate rate based on the state of your mailing address and the aggregate limit that you desire.  
Limit per occurrence: \$1,000,000.00

State	General Aggregate	Premium Rate
CA, FL, NY	\$1,000,000.00	\$107.25
	\$2,000,000.00	\$112.50
	\$3,000,000.00	\$118.00
	\$4,000,000.00	\$124.00
	\$5,000,000.00	\$130.25
CT, MS, NV, RI, SC	\$1,000,000.00	\$99.00
	\$2,000,000.00	\$123.75
	\$3,000,000.00	\$130.00
	\$4,000,000.00	\$136.50
	\$5,000,000.00	\$143.25
All Other States	\$1,000,000.00	\$82.50
	\$2,000,000.00	\$86.75
	\$3,000,000.00	\$91.00
	\$4,000,000.00	\$95.50
	\$5,000,000.00	\$100.25

Part III Premium Subtotal = \$ \_\_\_\_\_

### Part IV Optional Coverages (premiums are fully earned)

Optional \$150,000.00 Hired and Non-Owned Automobile Liability Coverage is available for an additional \$225.00. = \$ \_\_\_\_\_

Optional \$500,000.00 Hired and Non-Owned Automobile Liability Coverage is available for an additional \$500.00. = \$ \_\_\_\_\_

\*Note: \$1,000,000.00 Hired and Non-Owned Automobile Liability Coverage is available but subject to additional underwriting. Please contact your agent if you wish to apply for coverage.

Optional \$5,000.00 Medical Expense Benefit 2% of Part III Premium Subtotal \_\_\_\_\_ x .02 = \$ \_\_\_\_\_

Equipment coverage of up to \$750,000.00 is available but subject to additional underwriting. Please contact your agent if you wish to apply for coverage.

Higher per occurrence limits of up to \$4,000,000.00 are available but subject to additional underwriting. Please contact your agent if you wish to apply for coverage.

Part IV Premium Subtotal = \$ \_\_\_\_\_

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### Part V Additional Insureds

Standard Additional Insureds are included at no additional cost. Please include a separate sheet if needed.

**Please Note: family members, caterers, florists and other vendors for the event are not able to be added as additional insured.**

Standard Additional insureds are included at no additional cost. Please include a separate sheet if needed.

Full Legal Name, E-mail Address	Full Mailing Address (including City, State and Zip)	Relationship (see legend)	Endorsements
			<input type="checkbox"/> Primary <input type="checkbox"/> Waiver
			<input type="checkbox"/> Primary <input type="checkbox"/> Waiver
			<input type="checkbox"/> Primary <input type="checkbox"/> Waiver

L - Landlord, V - Venue, E - Event Operator, F - Franchisor/Franchise Owner, G - Governmental Agency, O - Other (include details)

Additional Insureds requiring Primary Non-Contributory Endorsements \_\_\_\_\_ x \$100.00 = \$ \_\_\_\_\_

Additional Insureds requiring Waiver of Subrogation Endorsements \_\_\_\_\_ x \$100.00 = \$ \_\_\_\_\_

**Part V Premium Subtotal** = \$ \_\_\_\_\_

**FLD Broker Fee** = \$ **10.00**

**TOTAL AMOUNT DUE (INCLUDING FLD BROKER FEE)** = \$ \_\_\_\_\_

### Part VI Payment

Choose one of the following options. Please initial your choice:

Enclosed is my payment for the total premium.  Check  Credit Card ( see below)

Account Billing Address \_\_\_\_\_  
Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_

Please charge my:  Visa  MasterCard  Discover  American Express

Cardholder Name \_\_\_\_\_

Card # \_\_\_\_\_

Exp. Date (mm/yyyy) \_\_\_\_\_

Security Code \_\_\_\_\_

A Convenience Fee of 3% will be added to Credit Card Transactions.

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### Part VII Acknowledgments and Signatures

- a. This summary of coverage and exclusions is no substitute for reading the entire policy. To receive an entire policy, contact the program administrator.
- b. **Fraud Warning** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which may be a crime.
- c. **Applicant's Acknowledgment** I, the applicant, declare, to the best of my knowledge and belief, that all statements and answers in this application are true and complete. I understand and agree that
  - (a) this application will form part of any policy issued,
  - (b) no information given to or acquired by any representative of the Company will bind it, unless it is in writing on this application.
  - (c) no waiver or modification will bind the Company unless it is in writing and is signed by an executive officer of the Company, and
  - (d) only those persons eligible under the terms of an issued policy will be insured.

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Signed for Proposed Policyholder	Signed by Licensed Agent	Agency Name and License Number
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Date	Agent Phone Number	Agent Email Address
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Agency Mailing Address

Francis L. Dean & Associates, LLC



The Leader in Sports, Leisure and Entertainment Insurance

**Francis L. Dean & Associates, LLC**  
Processing Center: 12800 University Drive, Suite 125  
Fort Myers, FL 33907  
(800) 745-2409 • FAX (630) 665-7294 • info@fdean.com  
www.fdean.com

United States Fire Insurance Company.  
"A" rated by A.M. Best Company.  
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group of companies.