

Hazards & Activities Covered

Premium is determined based on each Hazard Class. Liquor coverage may be purchased separately if allowed by the Institution.

Examples of events for each hazard class are:

HAZARD CLASS I

Auctions, Art Festivals, Award Presentation, Banquets, Business Meetings, Church Services and Meetings, Civic Clubs & Group Meetings, Craft Shows, Graduation, Harvest Festivals, Lectures, Meetings (indoor), Telethons, Voter Registration, Weddings and Receptions

HAZARD CLASS II

Bingo, Chess Tournaments, Carnivals-School Events with no Mechanical Rides, Choirs-Outdoors, Concerts (specific types), Festival and Cultural Events-Indoors, Jazz and Jam Concerts-Outdoors, Job Fairs-Outdoor, Meetings-Outdoor, Trade Shows-Outdoors

HAZARD CLASS III

Aerobics and Jazzercise Classes, Cheerleading Events/Competition (no Pyramids), Festival and Cultural Events-Outdoors, Film Showings and Screenings, Livestock Shows, Plays, Proms, Theatrical Stage Performances, Volleyball-Amateur

Ineligible Hazards & Activities

Examples of ineligible hazards and activities are:

- Animal Acts and Shows
- Balloon Rides
- Base Jumping
- Bounce Houses (Inflatables)
- Boxing, Wrestling, Hockey, Contact Karate or Martial Arts Events
- Circuses
- Carnival Rides
- Concerts Not Classified under Hazard Class II and III
- Film Production
- Fireworks
- Fraternity Events
- Gun and Knife Shows
- Halloween Haunted Houses
- Heads of State Events
- Instructional Classes-Drivers Educations, Flying or Health Related
- Mechanical Amusement Rides or Services
- Motorized Sporting Events
- Political Rallies
- Power Boat Racing
- Pyrotechnics and Explosives
- Rodeo and/or Roping Events (includes practice)
- Renaissance Fairs/Festivals
- Slam Dancing
- Sorority Events
- Swap Meets/Flea Markets

Tenant User Liability Policy

Insurance Company & Best Rating:

Employers Fire Insurance Co. A XI

Named Insured: Tenant User / Event Holder

Additional Insured: The Institution, Lessors, Managers of Premises

Policy Form: ISO Occurrence Commercial General Liability Form (GG 0001) including Premises/Products & Completed Operations, Personal & Advertising Injury, Contractual Liability, Host Liquor, Broad Form Property Damage. Liquor Liability is included when a separate premium has been charged
ISO Occurrence Inland Marine Third Party Property Damage Form (IM 252) including Personal Property Floater

Limits:

None	General Aggregate
\$1,000,000	Products/Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal Injury / Advertising Injury
\$ 50,000	Fire Damage Limit (excludes events less than 7 days)
Excluded	Medical Payment Expense
\$1,000,000	Liquor Liability Aggregate
\$1,000,000	Each Common Cause
\$1,000,000	Third Party Property Damage

Deductibles: None - GL

\$1,000 - Property Damage

Location ID/Invitation Code:

How it Works:

- Facility/Venue Office will provide a location ID and/or invitation code (see above)
- Log in to website <https://tulip.aijrms.com> and click on "Get A Quote"
- The system will take you through the process, purchase coverage and pay for your event by credit card
- Upon completion of transaction, you will receive via email, a Binder/Certificate evidencing coverage
- The Facility/Venue Office will also receive a Certificate as part of your facility use application process

For Assistance and/or Questions Contact:

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Toll Free: 800.333.3231

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The Institution is unable to provide pricing or premiums for this coverage. The website by clicking on "Get a Quote" will take you through the process and provides pricing prior to purchasing coverage.



**Special Event Insurance
for
Use of Your Facilities by
Guest Groups, Organizations,
Entities & Community Members
(Web-Based Programs)**

*This program would be used
for outside entities to
purchase insurance coverage.*