

Special Events Coverage



Special Events Coverage

- **What is Special Events Coverage?**

- * Special Events Coverage extends liability coverage to an individual/organization using parish facilities for a non-parish sponsored event.
 - * *\$1,000,000 limit- provides protection to the facility user, parish, and Diocese*
 - * *No Deductible*
 - * *Host Liquor Liability Coverage included*
 - * *Most non-parish sponsored events are covered (ex: wedding receptions, anniversary parties, reunions, and banquets)*

When should this coverage be utilized?

Coverage should be utilized when an event is not parish sponsored, and the facility user is unable to provide a certificate of insurance naming the parish and Diocese as additional insured. If you answer “NO” to any of the questions below, the activity is not parish sponsored.

- *Do fees associated with the function flow through parish accounts?*
- *If applicable, is the function open to all parish members?*
- *Does the parish have full control or final decision making authority over the function?*
- *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?*

Types of events not covered under Special Events coverage:

- *Events involving fireworks*
- *Events involving more than 1,000 people*
- *Events indicated as BYOB (bring your own bottle)*
- *Events where admission is charged unless all proceeds go to charity*
- *Events involving amusement devices or trampolines*
- *Carnivals*
- *Any event organized or run by a professional promoter*
- *Sporting events including camps and tournaments*
- *Events involving pool or lake activities*
- *Event involving recreational vehicles*
- *Political Rallies*



Special Events Coverage

- *Offered through Nationwide Mutual Insurance Company*
- *Application must be completed prior to each event and sent to Catholic Mutual Group at least 15 business days prior to event*
- *Cost is currently \$95 per event, billed to the parish at the end of the year.*



Application Process

An application is completed at the parish for the lessee and includes information such as the date of event, type (wedding, reunion, birthday or anniversary party, etc.) , number of participants and whether or not liquor or food is being served.

Once the application is received by Catholic Mutual, it will be submitted for approval. If an email address was provided, notification of approval will be automatically sent.

DIocese of Santa Rosa - 0801
APPLICATION FOR SPECIAL EVENTS COVERAGE

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

Name of Parish or Institution: _____
Street (Physical) Address (No P.O. Boxes): _____
City/State: _____ ZIP Code: _____
Phone No.: _____
Lease (Additional Insured) Information:
Name of Individual/Spending Coverage: _____
National Sponsor/Organization (if Individual/Spending Coverage): _____
Lease Type (Lease, Rental, or Organizational): _____
Lease (Additional Insured) Contact Person:
Name: _____
Street Address: _____
City/State: _____
Telephone: _____
ZIP Code: _____
To receive approval notification please print e-mail: _____
(Please Print Name/Company/County)

Type of Event: _____
Date of Event: _____
If event is tentative, please be specific about date if receiving:
From: _____ To: _____
Approximate Number of Participants: _____
Is Liquor Being Served? Yes No
Is Food Being Served? Yes No

TO AVOID DELAY OR DENIAL OF COVERAGE PLEASE ENSURE THAT EACH FIELD IS COMPLETED

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

This coverage is underwritten by Nationwide Mutual Insurance Company, Policy No. on file with C.M.G. Agency, Inc.

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

COVERAGE DOES NOT APPLY TO CERTAIN EVENTS SUCH AS BUT NOT LIMITED TO:

- * Sporting events, including tournaments & camps
- * Amusement rides, including mechanically operated devices, funfairs, etc. & roller skating devices
- * Events where a fee or admission is charged.
- * Events all proceed go to charity
- * Events with attendance of more than 1,000 persons
- * Events involving pool or lake activities
- * Events involving B.Y.O.B. (Bring your own bottle)
- * Any carnal event

ADDITIONAL CHARGE APPLIES TO:

- * Events which exceed 72 hours in duration (charge TBD)
- * Inhabitable Entertainment Device (charge of \$100 per device applies; device must be pre-approved)
- * Fireworks & fireworks displays
- * Events organized or operated by professional promoters/performers
- * Events involving recreational vehicles
- * Political Activities