

WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism which allows the parish to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event. For a cost of \$95 per event, paid to the facility. Coverage includes \$1,000,000 in liability coverage is extended to a non-parish sponsored facility user (lessee).

WHEN SHOULD SPECIAL EVENTS COVERAGE BE UTILIZED?

Special Events Coverage can be used when a parish or other church institution is allowing an individual or organization to use its facilities for a non-parish sponsored activity. When determining whether or not an activity is parish sponsored, the following questions are helpful:

1. Does the parish have full control or final decision making authority over the function?
2. Do fees associated with the function flow through parish accounts?
3. If applicable, is the function open to all parish members?
4. 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?
5. Is the organizer or leader of the function a parish employee or volunteer?

Generally, if the answer to any of the above questions is "no", the activity is not parish sponsored, meaning that the facility user needs to provide insurance which includes the arch/diocese and the parish as additional insured.

When it is determined that an activity is not parish sponsored, there are two options:

OPTION I

The attached Facility Usage/Indemnity Agreement can be completed by the organization using parish facilities. This agreement requires \$1,000,000 in liability coverage, which must name your parish and the arch/diocese as additional insured. See attachment A.

OPTION II

Special Events coverage can be purchased which will cover the individual or organization holding the activity, the parish, and the diocese.

WHO IS ELIGIBLE FOR SPECIAL EVENT COVERAGE?

Special Events coverage is designed to be extended to individuals and/or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as a charity organization may need the coverage for a pancake breakfast. A for-profit organization such as a local business may need the coverage for an employee Christmas party held on parish facilities.

WHAT IS COVERED BY SPECIAL EVENTS COVERAGE?

Below is a brief explanation of what is covered by Special Events Coverage along with some items that are excluded. Please note that this is not meant to be an exhaustive explanation of what is covered and excluded.

- Most non-parish sponsored activities can be covered under Special Events. Common examples are wedding receptions, family reunions, awards banquets, and fund raisers.
- \$1,000,000 combined single limit for bodily injury and \$500,000 in property damage liability is provided for the special event user, parish, and arch/diocese. Please note that the \$1,000,000 limit is shared by the covered parties and is a "per event" limit.
- Host Liquor Liability coverage is provided.
- Coverage does not apply to certain events such as, but not limited to:
 - Any type of carnival event
 - Fireworks & firework displays
 - Events involving BYOB (bring your own bottle)
 - Events involving lake activities
 - Events involving recreational vehicles
 - Events with attendance of more than 1,000 persons
 - Concerts featuring musical bands playing Rap/Hip-Hop/Alternative music (non-religious)
 - Events organized or operated by professional promoters/performers
 - Organized sporting events, including tournaments & camps
 - 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 excluded for epidemic/pandemic related

HOW DO I COMPLETE AND PROCESS THE SPECIAL EVENTS APPLICATION FORM?

The application form should be completed in full and must include the following information:

1. Name of Parish or Institution – Please include the name and street address of the parish or facility where the event will be held.
 2. Lessee Information (additional insured) – Please include the name of the individual(s) or organization holding the non-parish sponsored event.
 3. Lessee (additional insured) Contact Person – Please indicate the name, address, and telephone number of the person primarily responsible for the activity.
 4. Type of Activity – Please provide a brief but specific description of the activity including the date, time, approximate number of participants, whether or not food and/or liquor is being served.
 5. Once the application is completed, follow the instructions found on the bottom of the form. If money is to be submitted with the application, please note that checks **should not** be made payable to Catholic Mutual.
- The application should be submitted at least 15 business days prior to an event.

Any questions regarding the completion or processing of the application should be directed to Catholic Mutual.

RESOURCES TO ASSIST YOUR PARISH IN ALLOWING OUTSIDE USE OF ITS FACILITIES

Risk Management Guidelines are available to assist your parish in allowing outside organizations to use your facilities. Information includes, but is not limited to, liquor liability control, security, and food handling. Please contact Catholic Mutual's Risk Management Department at (800) 228-6108 for further information, or access CARES information on our website at www.catholicmutual.org.