**Special Event Liability**

**Rules**

The following forms compromise the Special Event Liability Program:

1. **2009 Filing: CDI 09-4574 / 09-4575**

**Mandatory Forms**

**Fireworks, Explosives, Pyrotechnic Devices, or Incendiary Device Exclusion - 96725**

This is a mandatory exclusion for risks with fireworks, explosive, pyrotechnic exposures. Rates do not contemplate this exposure.

There is no premium consideration.

**Professional Liability Exclusion – 97020**

This mandatory endorsement excludes risks with relevant exposures. Rates do not contemplate this exposure.

There is no premium consideration

**Exclusion -- Sports/ Leisure/ Entertainment Recreational Vehicles – 97087**

This mandatory endorsement excludes risks having exposures listed in endorsement. Form will only be applied if insured has a risk listed on endorsement.

There is no premium consideration

**Exclusion -- Sports/Leisure/Entertainment Activities and Devices – 100456**

This mandatory endorsement excludes risks having exposures listed in endorsement. Form will only be applied if insured has a risk listed on endorsement.

There is no premium consideration

**Animal Exclusion – 100459**

This mandatory endorsement excludes coverage for bodily injury and property damage animal liability only if there is an exposure. The rates do not contemplate exposure.

There is no premium consideration

**Athletic or Sports Participants Exclusion – 100460**

This mandatory endorsement clarifies that we do not cover bodily injury to a participant. The Special Events program only normally only covers spectators. Form is attached to all policies where the insured has a related risk. Rates do not contemplate covering participants.

There is no premium consideration

**Attendance Limitation Exclusion Endorsement – 100461**

This mandatory endorsement clarifies the number of spectators in attendance that we based the policy rating on. The form will be attached to all policies where there is an exposure.

There is no premium consideration.

**Collapse of Temporary Structure Exclusion Endorsement – 100462**

This mandatory endorsement clarifies that the company is held harmless in the event of collapse of a temporary structure. This form will be attached to all policies that have an exposure. The rates do not contemplate this exposure.

There is no premium consideration.

**Commercial General Liability Amendatory Endorsement – 100463**

This mandatory endorsement re-defines the intent of various sections of ISO CGL by: adding employment related practices coverage; re-defining the length of watercraft covered to 52ft; adding limited coverage for bail bonds and time off work to aid company in defense; revising the condition regarding knowledge and reporting of occurrence; adding conditions for unintentional error or omission and liberalization.

There is no additional premium charge

**Entertainers Promotional Activities Limitation Endorsement – 100466**

This mandatory clarifies out intent to cover the entertainers exposure only and not have the company responsible for venue exposure. This form will be attached to all policies that have an exposure. Venue exposures not contemplated in rates.

There is no additional premium charge

**Exception to Exclusions for Parade Float – 100468**

This mandatory endorsement clarifies that coverage is provided for Bodily Injury for passengers riding on a float if they are injured during a parade. This form will be attached to all policies that have an exposure.

There is no premium consideration.

**Fellow Employee Exclusion Deleted – 100469**

This mandatory endorsement clarifies that policy "Who is an Insured" section extends to cover volunteer workers at a covered event. This form will be attached to all policies that have an exposure.

There is no premium consideration.

**Limited Inflatable Promotional Device Exclusion – 100470**

This mandatory endorsement clarifies that the policy does not cover Bodily Injury and Property Damage for non-owned/controlled inflatable promotional devices. The rates do not contemplate such exposures. This form will be attached to all policies that have an exposure.

There is no premium consideration

**Limited Event Coverage – 100472**

This mandatory form is used to schedule events to the policy for multi-event policies only.

There is no additional premium charge

**Limited Motorized Parade Vehicle Liability – 100475**

This mandatory endorsement clarifies that coverage is limited when parade vehicles are not on an official parade route during a parade, but before or after parade. This form will be attached to all policies that have an exposure.

There is no premium consideration.

**Participant vs. Participant Exclusion – 100478**

This mandatory endorsement clarifies that the company does not intend to provide coverage when one participant is injured by another participant. Rates do not contemplate such an exposure. This form will be attached to all policies that have an exposure.

There is no premium consideration

**Amendment to Who Is an Insured and Insured V. Insured Exclusion – 100479**

This mandatory endorsement extends coverage for a political campaign related event and re-defines who is an insured to include volunteer workers and campaign employees. This form will be attached to all policies that have an exposure.

There is no premium consideration.

**Release and Waiver Requirement – 100480**

This mandatory endorsement clarifies that if the company attaches the Participant Legal Liability Endorsement that it will require each participant to sign a release and waiver that they are knowingly responsible for their own actions. This form will be attached to all policies that have an exposure.

There is no premium consideration.

**Requirements for Written Contract with Lessee or Sublesee for Ancillary Events – 100481**

This mandatory endorsement clarifies that if the company is responsible for a location as subleased to others that the insured is required to provide their own insurance, hold us harmless and add us as an additional insured to the other policy. This form will be attached to all policies that have an exposure.

There is no premium consideration.

**Specified Event Activities Exclusion – 100483**

This mandatory endorsement excludes risks having exposures listed in endorsement. The form will only be applied if insured has a risk listed on endorsement.

There is no premium consideration.

**Sports Trainer Exclusion – 100484**

This mandatory endorsement clarifies that it is not the company’s intent to cover negligence caused by a sports trainer. The rates do not contemplate such exposures. This form will be attached to all policies that have an exposure.

There is no premium consideration

**Assault And Battery Exclusion - 101145**

This mandatory endorsement excludes bodily injury, property damage and personal injury and advertising injury coverage arising out of assault and/or battery or out of any act or omission with the prevention or suppression of assault and/or battery.

There is no premium consideration.

**Optional Forms**

**Sexual Misconduct Liability Coverage Endorsement – 97014**

This Optional endorsement provides Sexual Misconduct Coverage

See rate page 8 for additional premium charge.

**Legal Liability to Sports Participants Endorsement – 97017**

This optional endorsement extends coverage to provide coverage in the event a sports participant is injured due to our insured's negligence.

See rate page 7 for additional premium charge.

**Additional Insured – Medical Personnel – 97019**

This optional endorsement adds certain medical personnel to definition of "Who is an Insured".

See rate page 9 for additional premium charge.

**Additional Insured Required By Written Contract – 100454**

This optional endorsement requires that any third party to a lease/contract with the insured be added to the policy as an additional insured.

See rate page 9 for additional premium charge.

**Additional Insured Required By Written Contract (Primary and Non-Contributory) – 100455**

This optional endorsement requires that any party to a lease/contract with the insured be added to the policy as an additional insured. This form provides primary coverage to the third party.

See rate page 9 for additional premium charge.

**Additional Insured - Primary Insurance – 100457**

This optional endorsement requires that any party to a lease/contract with the insured be added to the policy as an additional insured. By lease/contract, we would provide primary coverage. The form applies to all sections of CGL.

See rate page 9 for additional premium charge.

**Limited Amusement Device Coverage – 100471**

This optional form extends coverage for Bodily Injury and Property Damage for scheduled amusement devises owned and operated by the insured.

See rate page 9 for additional premium charge.

**Limited Fireworks Coverage – 100473**

This optional form extends coverage for Bodily Injury and Property Damage for fireworks displays.

See rate page 9 for additional premium charge.

**Limited Fireworks Scheduled Coverage – 100474**

This optional form extends coverage for Bodily Injury and Property Damage for scheduled fireworks displays.

See rate page 9 for additional premium charge.

**Liquor Liability Conditions Endorsement – 100476**

This optional form extends coverage for Bodily Injury and Property Damage for events with liquor liability exposures.

See rate page 9 for additional premium charges.

**Limited Liquor Liability Scheduled Coverage Endorsement – 100477**

This optional form extends coverage for Bodily Injury and Property Damage for events with scheduled liquor liability exposures.

See rate page 9 for additional premium charges.

**Volunteer Worker Coverage for Bodily Injury, Property Damage, and Personal and Advertising Injury to Other Insureds – 100485**

This optional endorsement provides coverage for Bodily Injury, Property Damage and Personal and Advertising Injury for volunteer workers.

See rate pages for additional premium charge.

**Volunteer Worker Endorsement – 101143**

This optional endorsement attaches to ISO Liquor Liability Coverage Form. It adds Volunteer Workers to the definition of “Who is an Insured” when the volunteer worker is performing duties related to the conduct of the insured's business.

See rate page 9 for additional premium charge.

**Events Exception to Property Exclusion – 101144**

This optional endorsement provides coverage for Property Rented to You for a Period of More than 7 Consecutive Days for events and performances with some exceptions.

See rate page 9 for additional premium charge.

**Crisis Response Coverage Extension Endorsement – 99813**

This optional endorsement provides crisis management coverage.

There is no additional premium charge.

**Amendment – Aggregate Limits of Insurance (Per Event) – 100458**

This optional endorsement provides each event with its own aggregate rather than one for the policy.

There is no additional premium charge.

**Coverage Limitation and Monthly Reporting Form Endorsement – 100464**

This optional endorsement applies to multi-event annual policies only. Under such policies, the company requires that the insured report to us monthly any descriptions of upcoming events covered under the policy, so that we can schedule the events to the policy.

There is no additional premium charge

**Coverage Limitation and Quarterly Reporting Form Endorsement – 100465**

This optional endorsement applies to multi-event annual policies only. Under such policies, the company requires that the insured report to us quarterly any descriptions of upcoming events covered under the policy, so that we can schedule the events to the policy.

There is no additional premium charge.

**Events Exception to Watercraft Exclusion – 100467**

This optional form creates an exception to Watercraft Exclusion to make sure that insured is covered for event on water, but not covered for a non-owned watercraft exposure.

There is no additional premium charge.

**B. 2012 Filing – Tenant User Liability CDI 12-8507; 12-8508**

**Mandatory**

**Tenant User's Liability Insurance Protection Limited Coverage for Designated Events Endorsement 110250**

This mandatory endorsement provides coverage for Tenant User exposure.

See rate page for additional premium charge

**Designated Events, Activities or Premises Exclusion endorsement 110252**

This mandatory endorsement lists the activities we will not be covering. Policy rating contemplates the excluded activities.

There is no premium consideration, however if there is an exposure there will be an applicable premium charge for that particular exposure, See rate page for additional premium.

**Tenant User's Liability Insurance Protection Limited coverage for Designated Events Endorsement - Confirmation of coverage 110255**

Certificate Of Insurance to be given to the tenant users who will be included on the policy as a named insured.

This is a mandatory form there is no additional premium charge.

**Optional**

**Amendment of Employee Definitions 110251**

This Optional endorsement broadens coverage by amending the employee definition to include a leased worker or temporary worker.

There is no premium consideration

**Limitation of Coverage to Designated Products Endorsement 110253**

This Optional endorsement defines coverage for products exposure based on the specific account's exposure

There is no premium consideration

**Personal and Advertising Injury Liability Exclusion - Entertainment Industry 110254**

This Optional endorsement clarifies our intent as to what the form will not cover with respect to this industry focus.

There is no premium consideration

**2014 -**

**Optional**

**PROPERTY DAMAGE TO PLANTS, SHRUBS OR LAWNS EXCLUSION 115090**

This is an optional form designed to exclude damage to lawn, shrub and plants under the general liability. The exclusion is attached anytime there is an outdoor venue that has plants, shrubs or lawns.

There is no premium consideration..

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