

# DIOCESE of SYRACUSE

Risk Management Department  
315-470-1495

## SPECIAL EVENTS INSURANCE COVERAGE WHEN NEEDED? WHY?

The term SPECIAL EVENTS INSURANCE has often created confusion at the parish/location level. Perhaps some clarification is in order.

Parish/location-sponsored activities and events do not require the purchase of Special Events Insurance. It is only for individuals or groups that use your premises for their own benefit. If a parish is having a bazaar or festival, etc., such events are automatically insured by the Diocesan Self-Insurance Program. Special Events Insurance is not necessary even though, in most peoples' minds, these are "special events".

On the other hand, any individuals or groups wishing to use your premises are responsible for insuring their own parties (e.g. showers, wedding receptions) and activities (e.g. non-parish fund-raisers and meetings). The Diocese of Syracuse Self-Insurance Program protects only the interests of the parish/location and the Diocese. It is your obligation to make this known to any such persons that are using/renting the parish location for their personal events and to see to it that adequate insurance coverage is in place before allowing them to use your premises. WHY...

Any individuals or groups who use your premises could be held accountable for their actions by an injured party and could be responsible for paying settlements arising out of accidents or injuries that occur. We have seen this happen all too often. Even if they are not responsible for the alleged act, they still may have to defend themselves in court. Defense costs can be very high at today's attorney fee rates.

There are two (2) ways for outsiders (including parishioners who use the parish building for a non-parish event) to insure their events/activities held on your premises:

- (1) Secure Special Events Insurance through the Diocese Risk Management office, or
- (2) Use of the sponsor's homeowner's or their organization's insurance by providing a Certificate of Insurance as outlined below.

If they want the Special Events Insurance, simply use one of the 4 part forms, follow the instructions on it and send it with the appropriate premium payment so that we receive it at least 48 hours ahead of the event. (Please see that the form is completed correctly and signed.) Remember: this insurance is in effect for this event only.

You must also be aware that our Special Events Insurance policy does not cover firework displays, carnival rides or stunt exhibitions. Please call the Diocese Risk Management Department if you have any questions.

As mentioned above, a possible alternative to taking our Special Events Insurance is coverage through the event sponsor's Homeowner's or Group policy. If this option is chosen, we must be provided with a Certificate of Insurance showing a minimum of \$1 million General Liability coverage and naming the Parish/Location AND the Diocese of Syracuse as Additional named insureds. Any such Certificate must be submitted to the Risk Management Office at least one week ahead of the event for final approval. If a Certificate does not meet our minimum requirements, it will be returned for correction. Failing compliance, Special Events coverage or denial of use of the facilities will be necessary. NOTE: It is imperative that Liquor Liability coverage is included in a Homeowner's or Group policy if applicable and that their certificate of insurance states this.

#### IMPORTANT NOTE ABOUT LIQUOR LIABILITY.....

The New York State Liquor Liability (Dram Shop Law) places liability for drunken driving accidents on the party who "over serves" an individual or on the party who allows drunken individuals to drive.

If your premises are used by individuals or groups that provide alcoholic beverages (including wine and beer), it is imperative that adequate Liquor Liability Coverage be in place and verified. In addition, the Parish/Location and the Diocese of Syracuse must be included as additional named insureds. If private insurance is to be used, such coverage must be verified by an appropriate Certificate of Insurance as previously outlined. The Special Events Insurance handles this very nicely by providing \$1 million coverage including Liquor Liability and the Additional Named Insureds provision.

It should be noted that whether or not liquor is to be served at an event does not determine whether insurance is required. It must be in place in either case. Just because you are not the direct sponsor does not mean that your Parish/Location cannot be drawn into a lawsuit. The fact that the incident originated on your premises can draw you in and that is why it is so critical that the event's sponsor be insured and that his/her insurance also protects your interest and that of the Diocese.

A word about vendors: Some parishes have outside vendors at their festivals, etc. selling ice cream, popcorn, etc. Such vendors have their own insurance and should be able to provide you with an adequate certificate of insurance. If they cannot, they may wish to purchase our Special Events Insurance for each day they will be doing business on your premises.

We hope this information is helpful in clarifying this for you. Thank you for helping us protect our own interests and those of others on our premises!

**Below are the premium rate schedules and the Sign-Up Form.**

## TENANT USER LIABILITY INSURANCE PROGRAM RATES BY HAZARD CLASS

The following rates are for limits of \$1,000,000. each occurrence, and \$1,000,000. policy aggregate:

Admissions or Attendance	Hazard Group I	Hazard Group II	Hazard Group III
1 to 100	\$110	\$135.	\$205.
101 to 500	\$130.	\$225.	\$355.
501 to 1,500	\$185.	\$265.	\$465.
1,501 to 3,000	\$240.	\$435.	\$725.
3,001 to 5,000	\$355.	\$550.	\$890.
Over 5,000	<b>Refer</b>	<b>To</b>	<b>Risk Management</b>

### ***Hazard I – Low/Minimum***

Antique shows	Graduations
Art festivals	Harvest festivals
Art shows	Holiday shows – Christmas tree lighting
Auctions	Home shows
Automobile Shows	Housing shows
Award Presentations	Instructional classes (Non Mechanical)
Ballets	Ladies club events
Banquets	Lectures
Bazaars	Parties <500 attendance
Beauty Pageants	Luncheons
Bingo/Casino Games	Meetings (Indoors)
Boat shows	Mobile home shows
Body building contests	Operas
Business meetings	Organized sight seeing tours
Business shows	Pageants
Charity Benefits, Auctions & Sales	Plays
Civic Clubs & Group Meetings	Proms
Concert – Indoor < 1500. attendance	RV Shows
Consumer shows	Scouting Jamborees
Conventions in buildings	Seminars
Craft shows	Social Receptions
Dance shows/recitals	Speaking engagements
Debutante balls	Symphony concerts
Drill Team exhibitions	Teleconferences
Electronics conventions	Telethons
Expositions	Theatrical stage performances
Fashion shows	Trade shows in buildings
Fishing shows	Vacation shows
Flower shows	Voter registration
Garden shows	Wedding and receptions

## ***Hazard II – Medium-Average Hazard Risks***

Aerobics – Jazzercise Demonstrations  
Animal Acts/shows  
Concerts - Outdoor ,1500 attendance  
Debuts  
Evangelistic meetings  
Farmers markets  
Food Concessions  
Instructional classes (mechanical)  
Job fairs  
Livestock shows  
Picnics without pools or lakes  
Political Rallies  
Religious Assemblies  
Reunions  
Rummage sales  
Sidewalk sales  
Sporting events -Non-contact (bicycle rallies, golf, tennis, racketball, handball, marathons, fun runs, 10k races, gymnastics competitions, ice skating shows, etc. )  
Street Fairs  
Swap meets  
Trade Shows - Outdoors  
Parades, 500 Spectators

## ***Hazard III – Moderate Hazard/Increased Exposure***

Casino and Lounge Shows  
Concerts - 1500 attendance to 5,000  
Heads of State Events  
Picnics with pools/lakes -excluding swimming  
Driving Lessons  
Recreational Events - Fishing contests, corporate challenges.  
Scavenger hunts  
Soap box derbies  
Sporting Events - contact - baseball, softball, basketball  
Union Meetings.

**ROMAN CATHOLIC DIOCESE OF SYRACUSE, N.Y. SPECIAL EVENTS INSURANCE**

Please provide all information requested on this form

\_\_\_\_\_  
\_\_\_\_\_  
Name of Parish or Institute Street Address City  
Zip Code

\_\_\_\_\_  
\_\_\_\_\_  
Name of Sponsoring Organization Type of Special Event (Example:  
Or Individual requesting coverage Wedding, Meeting,  
Named Insured etc.; Please specify.)

\_\_\_\_\_  
\_\_\_\_\_  
Contact Person Address City  
Zip Code

Is liquor being served?           Is food being served?            
Yes No Yes No

Approximate Number of Participants \_\_\_\_\_

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NOTIFICATION OF AN EVENT MUST REACH THE CHANCERY AT LEAST 48 HOURS IN ADVANCE OF THE EVENT.

Special Events coverage through: **Great Divide Insurance Co.**

Cost of Coverage: \$\_\_\_\_\_per event  
Limits of General Liability Coverage:  
\$1,000,000 Liability Coverage

X \_\_\_\_\_  
\_\_\_\_\_  
(Signed) \*Named Insured (See Above) Additional Insured: Parish /  
Diocese

Date of Event: \_\_\_\_\_ Time of Event: From \_\_\_\_\_ To \_\_\_\_\_

COMPLETE, SIGN, AND RETURN THIS FORM AND PAYMENT TO:  
DIOCESE OF SYRACUSE  
RISK MANAGEMENT OFFICE  
PO BOX 511  
SYRACUSE, NY 13201-0511  
(315) 470-1495

**MAKE CHECKS PAYABLE TO: DIOCESE OF SYRACUSE**  
PLEASE RETURN THIS FORM TO THE CHANCERY;  
ONE COPY WILL BE FOR YOUR RECORDS.