



Special Events Program 2025 – 2026 Program



Alliant Insurance Services, Inc.
Special Event
18100 Von Karman Ave 10th Floor
Irvine, CA 92612
Toll Free: 1-800-821-9283
sep@alliant.com
www.alliant.com

SPECIAL EVENT LIABILITY INSURANCE

DEFINITIONS

Tenant/User Event

A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises. Certificates are issued with the User of the facility as the Named Insured, and the Public Entity as the Additional Insured.

Instructor/Recreation Event

An “Instructor/Recreation Event” is an event that is instructional to its participants. Instructors are not employees of the public entity, but provide instructional services for a fee. (Note: Participant coverage requires signed waivers.)

Nominee Event

A “Nominee Event” is an event that is held or sponsored by you, the Public Entity, or by any department or division, thereof. Coverage can be expanded to cover co-sponsors if desired. This is not a self-rated program. All events must be approved and rated by the insurance company. Certificates are issued by Alliant Insurance Services, Inc. with the Public Entity as the Named Insured and the Property Owner (if other than the Public Entity) as the Additional Insured.

Concessionaire

A “Concessionaire” is a company, organization, or individual who is permitted to operate a small business, as selling food, newspapers, etc. on your premises as part of a large short-term event. These businesses can only be covered in conjunction with a covered event.

Additional Insured

An “Additional Insured” is a company, organization, entity, group or individual other than the Named Insured who is protected under the terms of the contract. The Public Entity whose facilities are being used is an Additional Insured on the coverage provided through the Special Event Liability Program.



SPECIAL EVENT LIABILITY INSURANCE

EVENTS BETWEEN JANUARY 1, 2025 AND JANUARY 1, 2026

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Specimen Policy Form is available upon request



SPECIAL EVENT LIABILITY INSURANCE GUIDELINES AND PROCEDURES

The purpose of this manual is to provide an overview of the Special Event Liability Insurance Program (which includes the Tenant User Liability Program, the Instructor/Recreation Class Liability Program and the Nominee Program for Public Entity sponsored events), and it provides instructions as to how to implement coverage for these specific events.

Please note that additional certificates and reporting forms are provided separately for your use. Hence, you need not remove any material from this manual.

Should you have any questions or require assistance, please contact an associate at Alliant Insurance Services, Inc. at (800) 821-9283 or email us at sep@alliant.com.





**SPECIAL EVENT LIABILITY INSURANCE
SUMMARY OF INSURANCE**

INSURED: Participating Public Entities and their tenant users, of the Alliant Insurance Services, Inc. Special Event Liability Program

MAILING ADDRESS: c/o Alliant Insurance Service, Inc.
Special Event
P O Box 744963
Los Angeles, CA 90074

POLICY TERM: January 1, 2025 to January 1, 2026

CARRIER: Evanston Insurance Company

A.M. BEST RATING: A (Excellent); Financial Size Category XV (\$2 Billion or greater) as *October 27, 2023*

LIMITS:

\$ 2,000,000	General Aggregate
\$ 1,000,000	Products/Completed Operations Aggregate (Food Products, Beverages, Clothing Apparel, Records, Tapes, CDs, Photos, Stickers, Crafts, Painting, Posters, Badges, Artwork, Jewelry, Toys and Books)
\$ 1,000,000	Personal and Advertising Injury
\$ 1,000,000	Each Occurrence
\$ 100,000	Damage to Premises Rented to You Limit (Fire Damage See Page 2 for Options)
\$ 5,000	Medical Expense

All aggregates apply separately to each event

COVERAGE: Combined Single Limit of Liability for Bodily Injury and Property Damage Per Occurrence and Aggregate as shown above. Coverage includes:

- Lessees, Instructors or Event Holder as Named Insured
- “Primary & Non Contributory” wording as respects the Public Entity
- Volunteer Employee’s as Insured’s
- Entity or Venue Owner as Additional Insured

OPTIONAL COVERAGE: (Subject to additional Premium/Conditions)

- Liquor Liability (With prior approval and payment of additional premium) Included in occurrence and general aggregate limit
- Participants included with underwriter’s approval and signed waiver
- Vendors, Exhibitors and Concessionaires (Included with payment of additional premium) Included in occurrence and general aggregate.



SPECIAL EVENT LIABILITY INSURANCE SUMMARY OF INSURANCE

**OPTIONAL COVERAGE:
(CONT)
(Subject to additional
Premium/Conditions)**

- Liquor Liability (With prior approval and payment of additional premium) Included in occurrence and general aggregate limit
- Participants included with underwriter's approval and signed waiver
- Vendors, Exhibitors and Concessionaires (Included with payment of additional premium) Included in occurrence and general aggregate.
- Increase limits to:
 - \$1,000,000 per occurrence /\$3,000,000 general aggregate
 - \$2,000,000 per occurrence /\$2,000,000 general aggregate
 - \$2,000,000 per occurrence /\$4,000,000 general aggregate (Subject to underwriter approval)
- Property Damage
 - \$50,000 with no Deductible Premium \$54.00
 - \$100,000 with no Deductible Premium \$108.00
 - \$300,000 with no Deductible Premium of \$256.00

**MAJOR EXCLUSIONS:
(Including but not limited to)**

- Automobile Liability
- Aircraft / Watercraft Liability
- Property Damage to Entity Premises
- Property of Others in the Care, Custody and Control of the Insured
- Workers' Compensation
- Collapse of Tents and Concert and Performances Exclusions and Limitations – See MEGL1638
- Attendance Limitation Exclusion
- Outdoor Concerts Limitation Exclusion
- Seating, Glass & Fixtures Exclusion
- Fireworks, Pyrotechnics, Flashbox and Explosives Exclusion
- Exclude Specific Performances (without prior company approval)
- Bodily Injury, Property Damage, Personal and Advertising Injury to any entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured as a result of participating in a demonstration, show, competition and contest. Damage to property or equipment belonging to entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured.
- Punitive Damages
- Unmanned Aircraft
- Assault and Battery
- Terrorism



SPECIAL EVENT LIABILITY INSURANCE SUMMARY OF INSURANCE

**MAJOR EXCLUSIONS:
(CONT)
(Including but not limited to)**

- Marijuana Exclusion
- Organic Pathogen and Legionellae Exclusion
- Communicable Disease
- Cyber Incident, Data Compromise and Violation of Statutes Related to Personal Data

EXCLUDED EVENTS:

- Circus and Carnivals including Rides
- Mechanical Amusement Devices and Rides
- Motorized Sporting Events
- Tractor/Truck Pulls
- Boxing, Wrestling, Hockey, Contact Karate Events (including practice)
- Rodeos and Roping Events (including practice)
- Aircraft and Balloon Events
- Professional Sporting Events
- Pyrotechnical Uses / Fireworks Shows (does not apply to spectators)
- Heavy Metal, Alternative Music, Hip-Hop and Rap Concerts (without prior underwriter approval)
- Moonbounces, Trampolines and Inflatable Amusement Devices
- Obstacle Course, Races and Mud Runs
- Veterinary Legal Liability (NO animals)

DEDUCTIBLE:

None

REPORTING:

Reporting Form and Certificates of Insurance to be submitted on a Quarterly basis, together with premium payment. Report must be signed and returned event if no events for that quarter (see reporting section of Manual)

**HAZARD
SCHEDULES/RATES:**

See following pages in this Manual

BROKER:

**ALLIANT INSURANCE SERVICES, INC.
IRVINE, CA 92612**

Rennetta Poncy, Senior Vice President
Penny De Witt-Holdren, AIS, AINS Account Manager



SPECIAL EVENT LIABILITY INSURANCE SUMMARY OF INSURANCE

THIS SUMMARY IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliantinsurance.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations.

Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com

To learn more about companies doing business in your State, please visit your State's Department of Insurance website

SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

1. Secure appropriate details of the Event/Class from the Lessee/Instructor
2. Classify the Event/Class in accordance with the Schedule of Hazard/Classifications
3. Based upon number of days of the Event/Class, Attendances, and Hazard Schedule, calculate the premium using the rate schedule
 - **Note: Events that last for more than one day can be rated based upon the total attendance for all days**
4. Collect the premium from the Lessee/Instructor. Checks should be made payable to the Public Entity. Payment can also be made by credit card. See the enclosed credit card form and follow the directions for payment
5. Issue a Certificate of Insurance to the lessee/instructor

TO ISSUE CERTIFICATES (See Sample Form)

1. Assign Certificate number (Example Certificate No. 1)
2. Include Public Entity name (see top right corner)
3. Complete Event Holder information in full, including the name and address of person/group using the facilities.
4. Include all information under "Event/Class Information" section
5. List name and address of any other Additional Insureds
6. Include the date that the certificate was issued (found at the bottom of the certificate)
7. Attach a Claim Reporting instruction sheet with each certificate given to each Event Holder

ORDER OF HANDLING CERTIFICATES

- Give the original certificate to the Event Holder. Send one copy to Alliant Insurance, with the quarterly report. Keep one copy with the permit and note certificate information on the reporting form
- Include only Owners, Lessors, or Managers of premises as Additional Insured's by typing their name(s) on the Certificate of Insurance
- If Vendors, Exhibitors or Concessionaires are to be included as an Additional Insured, attach a separate page listing the name, mailing address, phone number and contact person of all Vendors, Exhibitors and Concessionaires at the event
- **IF AN EVENT IS CANCELLED:** Request the return of the original certificate from the permit holder, and indicate on the quarterly report that the event was cancelled. If possible, include the original certificate with quarterly report

SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

(Continued)

6. REPORTING PROCEDURES – PLEASE READ THIS SECTION CAREFULLY

- The Special Event reporting form should always be mailed to Alliant Insurance Services, by the 10th of the month following the end of each quarter together with copies of certificates issued during that quarter and a check, payable to Alliant Insurance Services for the total premium charged. **If payment is received without the quarterly report and certificate(s) it will not constitute implied coverage. Payment will be held for 6 months pending the quarterly report and certificate(s) to be received. After this date the monies will be returned as no coverage was afforded.** A signed report must be received even if no event(s) have occurred. Please just check the box on the reporting form that indicates you do not have any events for this period then sign, date and return the form to Alliant. **If this deadline cannot be met, Alliant must be contacted**

- If we do not receive your quarterly report by its due date, we will send a “Late Notice” to notify you that your “Reporting Form and Certificates” need to be in our office within 10 days. Notification will be sent via email or mail. If there is a change in your contact person it will be your responsibility to notify Alliant of that change or you may not receive the late notices. Alliant will not be held responsible if the notice is sent to the incorrect contact or it is not received. If we do not receive your quarterly report, we will determine that **NO** Special Event Insurance was sold for the quarter. Again, a signed and dated report is still required even if no event(s) occurred for this time period. **No further notices will be sent to remind you and no insurance coverage will be available or provided for the quarter. We will not backdate or offer coverage for reports not turned into Alliant within the required timeframe. If this deadline cannot be met, Alliant must be contacted**

- **If you have not returned any quarterly reports for one year, you will be removed from the active membership list. You will be notified of this action via email or mail. To reactivate membership, you must contact Alliant Insurance Services**

Please mail your reports, certificates and payments to the following address:

**Alliant Insurance Services, Inc.
Special Events
P O Box 744963
Los Angeles, CA 90074**

SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

7. CLAIMS REPORTING

**PLEASE REPORT ANY INJURIES OR INCIDENTS WHICH
OCCURRED DURING USE OF THE FACILITIES TO**

**ALLIANT INSURANCE SERVICES, INC.
CLAIMS DEPT.
100 Pine Street 11th Floor
San Francisco, CA 94111
(877) 725-7695 Toll Free Phone
(415) 403-1466 Fax**

The Claims Department will require all of the above information in order to properly file and process the claim:

- 1) Name of the Event Holder
- 2) Name of the Public Entity
- 3) Date of the occurrence
- 4) Copy of the certificate

8. SPECIAL EVENTS WEBSITE

The website is now fully functional for all program users. If you have not received your Login information along with website access please contact Alliant Insurance Services, Inc. at (800) 821-9283 or email us at sep@alliant.com

TENANT/USER PROGRAM HAZARD SCHEDULE

(A “Tenant/User Event” is an event that is held or sponsored by companies, Organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
AEROBIC & JAZZERCISE CLASSES		X			
ANIMAL ACTS / SHOWS			X		
ANIMAL TRAINING		X			
ANTIQUÉ SHOWS	X				
ART FESTIVALS / SHOWS	X				
AUCTIONS	X				
AUTO SHOWS (No Auto Coverage)	X				
AWARDS PRESENTATIONS	X				
BALLETS	X				
BANQUETS	X				
BAZAARS	X				
BEAUTY PAGEANTS	X				
BICYCLE RALLIES			X		X
BINGO GAMES	X				
BLOCK PARTIES / STREET CLOSURES (Excludes Bleachers)		X		X	
BOAT SHOWS	X				
BODY BUILDING CONTESTS	X				
BUSINESS MEETINGS / SHOWS	X				
CARNIVALS (NO Rides)			X	X	
CASINO & LOUNGE SHOWS (No Performer or Crew Coverage)			X		
CHAMBER OF COMMERCE EVENTS	X				
CHRISTMAS TREE LOTS / FARMS (No cut your own)		X			
CHARITY BENEFITS (Including Auctions / Sales)	X				
CINEMAS	X				
CIVIC CLUB MEETINGS	X				
COMEDY SHOWS (No Performer or Crew Coverage)			X		
CONCERTS (NO Hip/Hop, Rap, Heavy Metal)					
Classical Music	X				X
Indoors under 1,500	X				X
Symphony	X				X
Outdoors under 1,500		X			X
Rock under 5,000			X	X	X
Alternative under 1,500			X	X	X
CONSUMER SHOWS	X				
CONVENTIONS (Inside)	X				
CORPORATE EVENTS		X			
COUNTRY WESTERN EVENTS (NO Equine)			X		X
CRAFT SHOWS	X				

- **Declination of Events could be due to the attendance size or level of performers**
- **Athletic Participant’s coverage requires prior company approval and signed waiver(s)**
- **Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details**

TENANT/USER PROGRAM HAZARD SCHEDULE (Continued)

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
DANCE SHOWS (includes Rehearsals & Dancers)	X				
DANCES		X			
DEBUTANTE BALLS	X				
DEBUTS		X			
DINNER THEATERS (No Performer or Crew Coverage)	X				X
DOG SHOWS		X			
DRILL TEAM EXHIBITIONS / COMPETITIONS	X				
EDUCATIONAL EXHIBITIONS	X				
ELECTRONICS CONVENTIONS	X				
EVANGELISTIC MEETINGS (Revivals, etc)		X			
EXHIBITIONS / EXHIBITS (Inside)	X				
EXHIBITIONS / EXHIBITS (Outside)		X			
EXPOSITIONS (Inside)	X				
EXPOSITIONS (Outside)		X			
FARMERS MARKETS		X			
FARMERS MARKETS INCLUDING LIVESTOCK SALES			X		
FASHION SHOWS	X				
FILM PRODUCTIONS			X	X	
FISHING EVENTS (Inside)	X				
FISHING EVENTS (Outside)		X			
FLOWER SHOWS	X				
FOOD CONCESSIONS		X			
GARDEN SHOWS	X				
GRAD NIGHT (University Only – NO High School)		X			
GRADUATION CEREMONY	X				
GYMNASTIC COMPETITIONS (No Participant Coverage)	X				X
HARVEST FESTIVALS	X				
HAUNTED HOUSES		X		X	
HEADS OF STATE EVENTS			X		
HOME / HOUSING SHOWS	X				
HORSE SHOWS		X			X
HOTEL SHOWS		X			
ICE SKATING SHOWS	X				X
INSTRUCTIONAL CLASSES (non-mechanical)	X				
JAM & JAZZ SESSIONS		X			
JOB FAIRS		X			
KIDDIELANDS (NO Rides)			X		

- Declination of Events could be due to the attendance size or level of performers
- Athletic Participant’s coverage requires prior company approval and signed waiver(s)
- Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details

TENANT/USER PROGRAM HAZARD SCHEDULE (Continued)

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
LADIES CLUB EVENTS	X				
LECTURES	X				
LIVE ENTERTAINMENT (No Performer or Crew Coverage)			X		X
LIVESTOCK SHOWS			X		
LUNCHEONS	X				
MARATHONS		X			
MARTIAL ARTS EVENTS (Non-Contact) No Participant Coverage w/o Company Approval			X		X
MEETING (Inside)	X				
MEETING (Outside)		X			
MOBILE HOME SHOWS	X				
MOTION PICTURE THEATERS	X				
MUSICALS (NO Rock)	X			X	
NIGHT CLUB SHOWS (No Performer or Crew Coverage)			X		
OPERAS / OPERETTAS (No Performer or Crew Coverage)	X				
ORGANIZED SIGHTSEEING TOURS (No Auto Coverage)	X				
OVERNIGHT CAMPING	X				
PAGEANTS	X				
PARADES		X		X	
PARTIES / CELEBRATIONS – No Liquor	X				
PARTIES / CELEBRATIONS – With Liquor		X			
PETTING ZOOS (NO FEEDING- SURCHARGE MAY APPLY TO EXOTIC ANIMALS)			X		
PICNIC GROUNDS					
Without Pools or Lakes	X				
With Pools or Lakes OVER 150 feet from Water (Excludes Swimming & Diving)		X			
With Pools or Lakes LESS THAN 150 feet from Water (Excludes Swimming & Diving)			X		
PLAYS (No Performer or Crew Coverage)	X				X
POLITICAL RALLIES		X		X	
PROMOTERS (Subject to Special Rating)			X	X	
PROMS	X				
PUMPKIN PATCHES / CORN MAZES	X				

- Declination of Events could be due to the attendance size or level of performers
- Athletic Participant’s coverage requires prior company approval and signed waiver(s)
- Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details

TENANT/USER PROGRAM HAZARD SCHEDULE (Continued)

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
RECITALS (MUSIC, DANCE, PIANO)	X				
RECREATIONAL EVENTS			X		
RELIGIOUS ASSEMBLIES (Church Services, Bible Study, etc) DURATION OF TIME ONLY 6 WEEKS	X				
REUNIONS		X			
RUMMAGE SALES		X			
RV SHOWS	X				
SCHOOL BANDS EXHIBITIONS / COMPETITIONS		X			
SCOUTING JAMBOREES	X				
SEANCES		X			
SEMINARS	X				
SIDEWALK SALES		X			
SKATING PARTY			X		X
SKI EVENTS / DEMOS			X		X
SPEAKING ENGAGEMENTS	X				
SOAP BOX DERBIES		X			
SOCIAL GATHERINGS (Indoors)	X				
SOCIAL GATHERINGS (Outdoors)		X			
SPORTING EVENTS					
BASEBALL			X		X
BASKETBALL			X		X
SOFTBALL			X		X
SOCCER			X		X
TENNIS / PICKLEBALL / HANDBALL RACQUETBALL COURTS			X		X
STATE & COUNTY FAIRS		X		X	
STREET FAIRS		X		X	
SWIMMING EVENTS (AGE INFORMATION REQUIRED) LIFEGUARD RATIO FOR AGES 0-12 MUST BE 1 TO 4 AND AGES 12 & UP 1 TO 6			X		
TELECONFERENCES	X				
TELETHONS	X				
THEATRICAL ROAD SHOWS (No Performer or Crew Coverage)			X		X
THEATRICAL STAGE PERFORMANCES (No Performer or Crew Coverage)	X				X
TRADE SHOWS (Inside)	X				
TRADE SHOWS (Outside)		X			

- **Declination of Events could be due to the attendance size or level of performers**
- **Athletic Participant’s coverage requires prior company approval and signed waiver(s)**
- **Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for detail**

**TENANT/USER PROGRAM
HAZARD SCHEDULE (Continued)**

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT/USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
UNION MEETINGS			X		
VACATION SHOWS	X				
VOTER REGISTRATIONS		X			
WEDDINGS & RECEPTIONS	X				
WEDDING PHOTOGRAPHERS	X				
ZOOS (ACTUAL FACILITY)			X		

- **Declination of Events could be due to the attendance size or level of performers**
- **Athletic Participant’s coverage requires prior company approval and signed waiver(s)**
- **Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details**

TENANT USER EVENT PREMIUMS
January 1, 2025 to January 1, 2026

PREMIUMS:

NOTE: Increase limits are available please see upcharge chart on page 14

HAZARD I		HAZARD II		HAZARD III	
ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM	ATTENDANCE	PREMIUM
1-100	\$ 87.00	1-100	\$ 128.00	1-100	\$ 204.00
101-500	\$ 122.00	101-500	\$ 222.00	101-500	\$ 358.00
501-1500	\$ 182.00	501-1500	\$ 263.00	501-1500	\$ 473.00
1501-3000	\$ 236.00	1501-3000	\$ 439.00	1501-3000	\$ 743.00
3001-5000	\$ 358.00	3001-5000	\$ 561.00	3001-5000	\$ 911.00
5000 +	To Be Determined	5000 +	To Be Determined	5000 +	To Be Determined

PREMIUMS ARE ONLY VALID FROM 1/1/25 TO 1/1/26

PREMIUMS INCLUDE ALL TAXES & FEES

PREMIUMS ARE APPLICABLE PER TOTAL ATTENDANCE.

FOR MULTIPLE DAYS:

- Total the attendance for all days of the event. Refer to premiums schedule and charge the premium corresponding to the **total attendance**. **Events lasting over five days require underwriting approval.** Please submit information to Alliant Insurance Services, Inc.
- **Alcoholic Beverage premiums are to be separately calculated for each day.** Liquor Legal Liability is included in the policy by separate endorsement
- **Liquor Legal Liability for Hazard Groups II and III require underwriter approval. See Page 15 for details**
- **Multiple Day Events: List the Event days that are used for “setting up” or “taking down” including the event date(s) on the Quarterly Report. These are considered insured days on the coverage certificate**

TENANT USER EVENT PREMIUMS

January 1, 2025 to January 1, 2026

AFTER MIDNIGHT EVENTS:

- If the event extends beyond Midnight and ends before 2:00 AM the event is considered one day
- If an event **With Liquor** extends beyond Midnight and ends before 2:00 AM (excluding take down days) you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$200.00 x 15% = \$230.00)
- **If the event goes beyond 2:00 AM, an additional day will to be charged for the event and liquor**

- **Property Damage**

Amount	Deductible	Premium
\$50,000	None	\$54.00
\$100,000	None	\$108.00
\$300,000	None	\$256.00
Damage to Property – when purchased by a client provides coverage for the physical property damage by deleting paragraphs 1, 3 & 4 in that exclusion (page 4 of 16 – exclusion J).	When the buyback is purchased, then the following is added to Section III of the policy — Limits Of Liability:	The most we will pay in any one "occurrence" for "property damage" to: a. Property you own, rent or occupy; b. Property loaned to you c. Personal property in your care, custody or control.

- **Increase Limits Table**

\$1,000,000 per occurrence / \$3,000,000 general aggregate	\$2,000,000 per occurrence / \$2,000,000 general aggregate
11% of total event premium	19% of total event premium

Example: Total event premium is \$182.00 increase limits requested is \$1,000,000 per occurrence and \$3,000,000 general aggregate. $\$182.00 \times 1.11 = \202.00

Example: Total event premium is \$182.00 increase limits requested is \$2,000,000 per occurrence and \$2,000,000 general aggregate. $\$182.00 \times 1.19 = \217.00

Waiver of Subrogation available with underwriter approval \$150.00

TENANT USER EVENT PREMIUMS

January 1, 2025 to January 1, 2026

EXHIBITORS AND CONCESSIONAIRE PREMIUMS:

Exhibitors - No Sales	\$32.00	Per Day/Per Exhibitor
Concessionaires - Non Food Sales	\$42.00	Per Day/Per Concessionaire
Concessionaires - Food Sales	\$53.00	Per Day/Per Concessionaire

Premiums Include All Taxes & Fees

Exhibitors and Concessionaires coverage is only available in conjunction with a scheduled event.

LIQUOR LEGAL LIABILITY PREMIUMS:

HAZARD GROUP I ONLY:

Alcoholic beverages **served** charge **\$65.00 premium for each day** of the event.

HAZARD GROUPS II AND III:

Require prior company approval. The premiums below are for quote purposes only

1-150	\$130
151-300	\$157
301-500	\$209
500 +	To Be Determined

Premium include all taxes and fees

Liquor Legal Liability coverage is only available in conjunction with a scheduled event

LIQUOR CHARGES AFTER MIDNIGHT EVENTS:

- If an event **With Liquor** extends beyond Midnight and ends before 2:00 AM (excluding take down days) you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$130.00 x 15% = \$150.00)
- **If the event goes beyond 2:00 AM an additional day will to be charged for the event and liquor**

TENANT USER EVENT PREMIUMS

January 1, 2025 to January 1, 2026

EXAMPLES: SAMPLE EVENT PREMIUM CALCULATION

ONE DAY EVENT RATING:

Weddings with 250 People: Refer to Hazard Schedule I “Weddings & Receptions”	Attendance Category: 101-500	Total Premium: \$122.00
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MULTIPLE DAY EVENT RATING (Events of two or more **consecutive** days):

5 Day Dog Show with 100 People each day – Total Attendance 500: Refer to Hazard Schedule II “Dog Shows”	Attendance Category: 101-500	Total Premium: \$222.00
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TWO DAY EVENT WITH LIQUOR:

2 Day Celebration with Liquor with 200 people each day – Total Attendance 400: Refer to Hazard Schedule II “Parties / Celebrations With Liquor” 1 Day set up and 1 day Tear down with 25 people each day – New Total Attendance 450	Attendance Category: 101-500	Total Premium: \$222.00
Liquor Premium applies for each day of the event and requires approval – Attendance each day 200 (\$157 x 2 = \$314). Liquor Premium: \$314	Liquor Haz Group II 151-300	NEW Total Premium: \$536.00

AFTER MIDNIGHT WITH LIQUOR:

If the last day of the actual event, excluding take down days, goes beyond "Midnight" but ends before 2:00AM you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$314.00 x 15% = \$361.00) **If the event goes beyond 2:00 AM a third day needs to be charged for the event.**

2 Day Celebration with Liquor – Extends beyond 2:00 AM. Event is now 3 days with 150 people each day – Total Attendance 450: Refer to Hazard Schedule II “Parties / Celebrations With Liquor” 1 Day set up and 1 day Tear down with 10 people each day – New Total Attendance 470	Attendance Category: 101-500	Total Premium: \$222.00
Liquor Premium applies for each day of the event and requires approval – Attendance each day 150 (\$130 x 3 = \$390.00). Liquor Premium: \$390.00	Liquor Haz Group II 1-150	NEW Total Premium: \$612.00

**INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
January 1, 2025 to January 1, 2026**

**HAZARD I - NON SPORT INSTRUCTION
HAZARD II - SPORTS INSTRUCTION ONLY**

INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	U/W* Approval Required
ACADEMIC	X		
ACTING	X		
AEROBICS		X	
AQUATICS		X	
ARTS AND CRAFTS (Various)	X		
BALLET		X	
BASEBALL		X	
BASKETBALL		X	
BEAUTY	X		
BOWLING		X	
BOXING / YOUTH		X	
BREATHING	X		
CALLIGRAPHY	X		
CARD GAME (Various)	X		
CHEERLEADING		X	
CHESS	X		
CLUB MEETINGS	X		
COINS	X		
COOKING	X		
CPR – ADULT /CHILD / INFANT & FIRST AID	X		
DANCE (Various)		X	
DOG OBEDIENCE	X		
FENCING		X	
GOLF		X	
GYMNASTICS		X	
HEALTH & FITNESS (Non Sport)	X		
HOCKEY		X	
JAZZ	X		
LANGUAGE	X		
MARTIAL ARTS		X	
MODELING	X		
MUSIC	X		
PAINTING	X		
PHOTOGRAPHY	X		
PRESCHOOL / DAYCARE	X		
READING	X		
ROWING		X	
SELF DEFENSE		X	
SELF IMPROVEMENT	X		
SEWING	X		
SKATING		X	
STAMPS	X		
SWIMMING		X	

**INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
January 1, 2025 to January 1, 2026**

INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	U/W* Approval Required
TAI CHI		X	
TAP		X	
TAPPERCIZE		X	
TEE-BALL		X	
TENNIS		X	
VARIOUS INSTRUCTIONAL CLASSES	X		
VOLLEYBALL		X	
WEIGHTLIFTING (Machines Only)		X	
YOGA		X	

PREMIUMS:

	1-125 Attendance	126+ Attendance
HAZARD I – Non Sport Instruction	\$53 Flat Rate	To Be Determined
HAZARD II – Sport Instruction Only	\$105 Flat Rate	To Be Determined

PREMIUMS ARE ONLY VALID FROM 1/1/25 TO 1/1/26

ATTENDANCE OVER 126 REQUIRES COMPANY APPROVAL & AN ADDITIONAL CHARGE

PREMIUMS INCLUDE ALL TAXES & FEES.

PREMIUMS ARE APPLICABLE PER TOTAL CLASS ATTENDANCE REGARDLESS OF HOW MANY DAYS / WEEKS OF INSTRUCTION

PARTICIPANT COVERAGE – IF APPROVED – REQUIRES SIGNED WAIVERS

DEFINITIONS:

SAME STUDENTS: SAME PEOPLE ATTENDING ALL OF THE CLASS DATES FOR THE LENGTH OF THE SESSION

DIFFERENT STUDENTS: DIFFERENT PEOPLE ATTENDING EACH CLASS DATE FOR THE LENGTH OF THE SEESION

SEE EXAMPLE BELOW

**INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
January 1, 2025 to January 1, 2026**

EXAMPLE:

Music classes : One 8 week session with the same students in attendance (10) for all 8 weeks Total is 10	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Music Classes : One 8 week session with different students for each week (10) Total is 80	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Music classes : One 8 week session with the same students in attendance (10) for all 8 weeks Second 8 week session new students (10) total 20 students for the two 8 week sessions Total is 20	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Music classes : 8 week session with different students in attendance (10 per class) for all 8 weeks. Total is 80	Attendance Category: 1-125	Total Premium: \$53.00 Flat Fee
Two 8 week sessions different students (10 per each class) total 80 per week 8 week session Total for both sessions is 160	Attendance Category: 126-250	Total Premium: \$79.00

NOMINEE PROGRAM / ENTITY SPONSORED EVENTS
January 1, 2025 to January 1, 2026

THIS IS A LIST OF ENTITY SPONSORED EVENTS THAT MAY BE COVERED.

ALL EVENTS MUST BE SUBMITTED TO ALLIANT INSURANCE SERVICES, INC.
FOR APPROVAL AND RATING.

NOMINEE EVENT	HAZ I	HAZ II	NOMINEE EVENT	HAZ I	HAZ II
ARCADES		X	HANDBALL		X
ART SHOW / EXHIBITS	X		JOB FAIRS	X	
AWARDS PRESENTATIONS / CEREMONIES	X		LECTURES	X	
BALLETS	X		MEETINGS	X	
BANQUETS	X		PARADES (Under 1,000 Spectators)		X
BASEBALL		X	PICNICS		X
BASKETBALL		X	PROMS		X
BEAUTY PAGEANTS	X		RECITALS	X	
CARNIVALS (No Rides)		X	REUIONS	X	
CRAFT SHOWS	X		SIDEWALK SALES	X	
DANCE SHOWS		X	SOCIAL RECEPITONS	X	
DANCES & PARTIES		X	SOFTBALL		X
DEBUTS	X		SWAP MEETS/ RUMMAGE SALES	X	
FAIRS & FESTIVALS		X	SYMPHONY CONCERTS		X
FUND RAISERS	X		TENNIS COMPETITIONS		X
GRADUATIONS	X		THEATRICAL PLAYS/MOVIES	X	
GYMNASTICS		X			

Premiums quoted will include all taxes and fees

Below is a list of some information that may be required to underwrite your Nominee Event:

- Event Name
- Date(s)
- Hours
- Nature of Event
- Location of Event
- Additional Insured's - If Any
- Attendance and Ages
- Joint Sponsor(s) if Any
- Is Liquor Coverage Needed
- Will there be Concessionaires
- Will there be Fire Works
- Will there be Carnival Rides

SPECIAL EVENT REPORTING FORM
FOR QUARTER: January 1, 2025 to March 31, 2025

Due by April 10, 2025

Individual member _____
Effective on or after 1/1/25 **12:01 A.M. Standard time, this endorsement forms part of Policy No. MKLV7PBC001969** _____
Expiration Date 1/1/26, **Issued to** Special Event Program _____

Program Type		Certificate Holder /Event Holder Name	Dates of Event/Class (Including "Set Up" and "Take Down")	Type of Event	U/	W	H	az	Ba	sic	Pr	Additional Optional Premiums Charged Per Day					Incl AD &D	Total Premium	Paid by Credit Card to Alliant
Tenant/User	Instructor											Certificate Number	Alcohol	Additional Insureds	Concessionaires Food Sales	Concessionaires Non-Food Sales			
TOTAL PREMIUM FOR THIS PAGE																			

The Total Premium for this report period is hereby declared to be \$ _____. The total Additional Premium, less any credit card payments of \$ _____, is \$ _____. It is hereby agreed and understood that coverage is not afforded for any event not declared to the Company.

If you do not have any events for this period please check here: Then sign and date form and return to Alliant as indicated below.

SIGNATURE: _____ PHONE: _____ DATE: _____

Copies of all certificates of insurance issued for the period must be attached to this report. Email or Mail Report, Certificates and Payment to: Alliant Insurance Services, Inc., Special Events, P O Box 744963, Los Angeles CA 90074 Email Address is: SEP@Alliantinsurance.com

*Athletic Participant Coverage Subject to Underwriter Approval and Signed Waivers.

EVANSTON INSURANCE COMPANY
 CERTIFICATE NO.: -

**CERTIFICATE OF INSURANCE
 EXCLUDES COVERAGE FOR NOMINEE EVENTS
 SEE SEPARATE APPLICATION FOR NOMINEE EVENTS
 SPECIAL EVENT LIABILITY PROGRAM**

PRODUCER: Alliant Insurance Services, Inc. P O Box 8473 Pasadena, CA 91109 (949) 660-8163 License No: OC 36861	PUBLIC ENTITY (ADDITIONAL INSURED) 	
NAMED INSURED (EVENT HOLDER): 	EVENT INFORMATION: Description of Event: _____ DATE(S): _____ LOCATION: _____ *Liquor Liability Yes <input type="checkbox"/> No <input type="checkbox"/> **Liquor Liability after 12 am ends before 2 am <input type="checkbox"/>	
<p>This is to certify that the policies of insurance listed below have been issued to the insured named above for the policy period indicated. Notwithstanding any requirements, terms or conditions of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Limits shown may have been reduced by paid claims.</p> <p>INSURANCE CARRIER: Evanston Insurance Company</p> <p>MASTER POLICY NUMBER: MKLV7PBC001969</p> <p>MASTER POLICY DATES: EFFECTIVE: JANUARY 1, 2025 EXPIRATION: JANUARY 1, 2026</p>		
COMMERCIAL GENERAL LIABILITY General Aggregate Limit \$ 2,000,000 Products & Completed Operations 1,000,000 Personal & Advertising Injury 1,000,000 Each Occurrence Limit 100,000 Damage To Premises Rented To You 100,000 Medical Payments (Any One Person) 5,000 Liquor Liability (If purchased) 1,000,000 Optional Limits (If Purchased) <input type="checkbox"/> \$1,000,000/\$3,000,000 <input type="checkbox"/> \$2,000,000/\$2,000,000 Property Damage (If Purchased)	OCCURRENCE FORM 	DEDUCTIBLE: NONE
The limits of insurance apply separately to each event insured by this policy as if a separate policy of insurance has been issued for that event.		
“Who is insured” is amended to include, as an insured, the person or organization shown in this schedule, but only with respect to liability arising out of the ownership, maintenance or use of the premises used by the named insured (event holder). This insurance does not apply to: Any “occurrence” which takes place after the event holder ceases to be a tenant in that premises.		
OTHER ADDITIONAL INSURED		
CANCELLATION: Should the above described policy be cancelled before the expiration date thereof, the issuing company will mail 30 days written notice to the Certificate Holder and Additional Insured’s listed.		

AUTHORIZED REPRESENTATIVE: _____
DATE ISSUED: (Enter the date you issued this Certificate) _____

NOMINEE EVENT APPLICATION

RELEASE, HOLD HARMLESS AND AGREEMENT NOT TO SUE

I, LAST, FIRST, MIDDLE fully understand that my participation in the _____ (hereinafter "event/class") exposes me to the risk of personal injury, death or property damage. I hereby acknowledge that I am voluntarily participating in this event/class and agree to assume any such risks.

I hereby release, discharge and agree not to sue _____* for any injury, death or damage to or loss of personal property arising out of, or in connection with, my participation in the event/class from whatever cause, including the active or passive negligence of _____* or any other participants in the event/class.

In consideration for being permitted to participate in the event/class, I hereby agree, for myself, my heirs, administrators, executors and assigns, that I shall indemnify and hold harmless _____* from any and all claims, demands actions or suits arising out of or in connection with my participation in the event/class.

I HAVE CAREFULLY READ THIS RELEASE, HOLD HARMLESS AND AGREEMENT NOT TO SUE AND FULLY UNDERSTAND ITS CONTENTS. I AM AWARE THAT IT IS A FULL RELEASE OF ALL LIABILITY AND SIGN IT ON MY OWN FREE WILL.

Date: _____

Signature

Parent/Guardian if under age 18

* Insert name of Event Holder/Instructor and Entity

SPECIAL NOTE: This form is a sample for your information only. This specific form is not required, although a similar Liability Waiver form is required, according to your State requirements. If you have a similar form already in use, please feel free to continue using it.

NOMINEE EVENT APPLICATION

Please fax the completed form attn: Special Events at (619) 699-0902 or email to sep@alliant.com. **Please send at least 10 days in advance of the event.** If you do not receive a completed proposal within 48 hours, please call Special Events Desk at (800) 821-9283 for status. (An email version of this form is also available upon request)

MEMBER INFORMATION

Member Name:

Contact:

Phone Number:

Fax Number:

Email Address:

EVENT INFORMATION

Name/Type of Event:

Description of Event:

Date(s):

Hour(s):

Location:

Attendance (per day):

Ages of Attendees:

Number of participants (If sports related)

Ages of participants:

Will Waivers be signed?

Are Fireworks Included?

Carnival Rides?

Bands?

How Many?

Names*:

Type of Music?

**if more than one please attach a separate page*

ADDITIONAL INFORMATION

Additional Insureds:

Joint Sponsor(s):

Number of Exhibitors Requiring Coverage (No Sales)*:

Number of Concessionaires Requiring Coverage (Non Food Sales)*:

Number of Concessionaires Requiring Coverage (Food Sales)*:

**Please provide separate list of concessionaires / exhibitors to be covered*

Liquor Liability Needed?

If yes please complete the following questions

- 1) What securities are in place to avoid overindulgence and underage drinking?
- 2) Are identifications checked and wristbands issued?
- 3) Is this in a fence area?

Increase Limit Requested:

- \$1,000,000/\$3,000,000 Total Event premium will be increased by 11%
- \$2,000,000/\$2,000,000 Total Event premium will be increased by 19%

Property Damage :

\$50,000 Premium \$54.00

\$100,000 Premium \$108.00

\$300,000 Premium \$256.00

COMPANY USE ONLY:

Hazard Group:

Exhibitors Premium:

Liquor Liability Premium:

Property Damage Premium:

Attendance Premium:

Concessionaires Premium:

Additional Insureds Premium:

Increase Limit Premium :

TOTAL PREMIUM:



TENANT/USER and INSTRUCTOR APPLICATION

If event requires underwriter approval please allow 10 days (if possible) prior to event date. If insufficient time is not allowed possible decline on coverage could occur. Contact us by fax at (619) 699-0902 or email us at sep@alliantinsurance.com

EVENT HOLDER INFORMATION

Name:

Address:

Phone Number:

Fax Number:

Email Address:

TENANT/USER EVENT INFORMATION

Name/Type of Event (15TH Birthday Party, Anniversary Party, Meeting, Dance, Job Fair, etc.)

Description of Event:

Date(s):

Hour(s):

Location:

Attendance (**Per Day**):

Total Attendance for Event:

Swimming Events

Ages of Attendees:

Ages brackets required 0-3, 4-8, 9-12, 12-15 and 15-18

Number of participants if sports related

Ages of participants:

Will Waivers be signed?

Are Fireworks Included?

Carnival Rides?

Bands?

How Many?

Names*:

Type of Music?

**if more than one please attach a separate page*

TENANT/USER and INSTRUCTOR APPLICATION

TENANT/USER EVENT - ADDITIONAL INFORMATION	
<p>Additional Insureds:</p> <p>Number of Exhibitors Requiring Coverage (No Sales)*:</p> <p>Number of Concessionaires Requiring Coverage (Non Food Sales)*:</p> <p>Number of Concessionaires Requiring Coverage (Food Sales)*:</p> <p style="text-align: center;"><i>*Please provide separate list of concessionaires / exhibitors to be covered</i></p> <p>Liquor Liability Needed? If yes please complete the following questions</p> <ol style="list-style-type: none"> 1) What securities are in place to avoid overindulgence and underage drinking? 2) Are identifications checked and wristbands issued? 3) Is this in a fence area? 	

INSTRUCTOR CLASS INFORMATION	
<p>Description of Instructional Class:</p> <p>Date(s): Hour(s):</p> <p>Location:</p> <p>Attendance (Per Class Per Day): Total Attendance for Event:</p> <p>Ages of Attendees: Same students each class? Yes No</p>	

Increase Limit Requested:

- \$1,000,000/\$3,000,000 Total Event premium will be increased by 11%
- \$2,000,000/\$2,000,000 Total Event premium will be increased by 19%

Property Damage :

- \$50,000 Premium \$54.00
- \$100,000 Premium \$108.00
- \$300,000 Premium \$256.00

EVANSTON INSURANCE COMPANY

PAYMENT OPTIONS

_____ Credit Card (see separate form)

_____ Cash / Check (Payable to Public Entity)

ENTITY USE – PREMIUM CALCULATION:

Hazard Group:

Attendance Premium:

Exhibitors Premium:

Concessionaires Premium:

Liquor Liability Premium:

Property Damage Premium:

Increase Limit Premium:

TOTAL PREMIUM:

SPECIAL EVENTS PROGRAM

CREDIT CARD PAYMENT AUTHORIZATION

Event Information

Event Name

Event Date(s):

Public Entity Name:

Event Premium: \$ Event Premium must match Credit Card Total below

Payment Information

Type of Credit Card: Master Card Visa

Credit Card Number:

Expiration Date: (MM/DD/YY)

3 Digit Security Code

Name on Credit Card: **Please print legibly**

Company Name:

Individual Name: Last:
First:

Billing Address:

City, State, Zip:

Credit Card Total: \$ Credit Card Total must match Event Premium above

Cardholder Signature:

Date:

Cardholder acknowledges receipt of goods and/or services in the amount of the Total shown hereon and agrees to perform the obligations set forth in the cardholder's agreement with the issuer.

Refund Policy: All transactions on this program are non-refundable as full payment is required prior to the event

Fax completed information to: 619-699-0902 / email to sep@alliantinsurance.com