

Special Event Insurance Program

As of 8/15/14

PLAN DESIGN	
Eligibility	All State of Utah entities including universities, colleges, school districts and charter schools. SB 56, effective May 13, 2014 grants governmental immunity to K-12 schools when they "permit" use of school/grounds to non-commercial groups or individuals. The special event insurance program would apply to commercial groups or individuals as well as non-profit groups, as applicable.
Covered Activity	This program provides general liability (bodily injury/property damage) limits of \$1M per occurrence / \$2M aggregate with a \$1M umbrella (total of \$2M per occurrence / \$3M aggregate). The program is primarily designed for one-day special events where the State entity "permits" the use of the facility to a 3 rd party. Host liquor liability is included in the program.
RATING	
Event Classes	<p>Each event is determined to fall into a rating class by the type of activity/event being permitted. Once the class is determined, the premium is then derived by the number of attendees. Sample activities by class include:</p> <p>Class I: Weddings, band concerts, most dance recitals, most meetings and luncheons</p> <p>Class II: Classic rock concerts, exhibitions, games, instructional classes, some non-contact sporting events (i.e. golf, volleyball, etc)</p> <p>Class III: Adult dance classes, corporate retreats, some contact and non-contact sports (i.e. basketball, karate, baseball, track, etc)</p> <p>Class IV: Carnivals, New Year's Party, acrobatic theater, some contact and non-contact sports (i.e. football, hockey, rodeos, etc)</p> <p>Most event premiums are between \$150 and \$180 for under 500 attendees. Depending on the activity, the carrier may require waivers be signed by all participants.</p> <p>If an event does not fit within the program parameters, Moreton & Company can pursue insurance coverage, even for high risk, hard to place events.</p>
EXCLUSIONS	
	<ul style="list-style-type: none"> • Inflatables • Hip hop / rap concerts • Any mechanical amusement device • Any fireworks, pyrotechnics • Gun & knife shows • Paintball • Aircraft event • Motorized sporting event
ADMINISTRATION	
Contact	Nadine Guss, 801-715-7125, nguss@moreton.com
Payment Options	Premium must be paid in full before event; no credit cards
NOTES	
	This is a brief description of coverages and benefits only. Exclusions apply. Refer to Policy Forms attached.