

State of Utah

Special Events *Spectators Liability* Program 2017/2018

Liability Program	
Eligibility	Special Events held at a State Venue
Covered Activity	Spectators Liability coverage for Scheduled Events
General Liability	\$1,000,000 Per Occurrence \$2,000,000 General Aggregate \$100,000 Fire Damage Legal Liability
Excess General Liability	\$1,000,000 Per Occurrence, \$10,000 Deductible/SIR \$2,000,000 Aggregate
Host Liquor Liability	\$1,000,000 Per Occurrence
Third Party Property Damage	\$1,000,000 Per Occurrence, \$2,500 Deductible
Included Activities Include but are not limited to	
Ceremonies	Graduation, Wedding
Concerts	Pop, Soul, 70's, Disco, Classic Rock, Choir, Christian, Classical, Country, Doo-Wop, Folk, Metal, Jam/Jazz, R&B, Reggae, Salsa, Symphony
Dance	Ballet, Classic, Competitions, Recital, Modern, Salsa, Tap
Exhibitions	Drill, Education, Job Fairs, Trade Shows
Festivals	Art, Bazaar, Cultural, Fairs, Harvest, Street Fairs, Carnivals (subject to excluded activities below)
Fundraisers	Carwash, Charity, Fraternity/Sorority, Dinners, Walk-A-Thons
Games	Bingo, Cards/Casino, Chess, Math, Video
Lectures	Instructional, Seminars, Speaking Engagements
Meetings	Amateur Association, Book Signing, Business, Church, Civic, Conferences, Funeral, Luncheons
Parties	Anniversary, Baby, Banquet, Birthday, Business, Holiday, Proms, Reunions, Wedding
Political	Chamber of Commerce, Heads of State, Non-political Rallies, Political Rallies, Voter Registration
Sales	Auction, Rummage, Sidewalk, Swap Meet, Telethons, Trunk Shows
Shows	Antique, Art, Auto, Beauty, Boat, Business, Comedy, Consumer, Fashion, Film,, Garden, Home, Magic, Pageants, RV, Vacation
Sporting	<u>Contact</u> : Basketball, Football, Hockey, Karate, Martial Arts, Soccer, Wrestling <u>Non-contact</u> : Aerobics, Baseball, Bike, Body Building, Cross Country, Gymnastic Competitions, Jr. Athletic Games, Marathons, Soap Box Derby, Softball, Tennis, Triathlon, Volleyball
Theatre	Film Screening, Plays, Poetry, Talent, Theatrical Stage Performance
Excluded Activities Include but are not limited to	
Stunts, Pyrotechnics, Aircraft, Car Races, Precision Driving, Mechanical Amusement Devices/Rides, Bounce Houses/Inflatables, Tractor/Truck Pulls, Film Production, Private Armed Security Guards, Live Rap/Hip-Hop Music, Live Metal Music, Hazardous Activities, Unscheduled Events	
ADMINISTRATION	
Notification Requirement	Per event underwriting and premium payment by event holder is required at least 7 days prior to event; credit cards and cash are not accepted.
Contact Information	Nadine Guss, 801-715-7125, nguss@moreton.com
NOTES	
Excluded Activities Coverage	We have a variety of markets that can quote these activities. Please contact us for a quote at least 30 days prior to your event.
	This is a brief description of coverages and events only. Exclusions apply. Refer to policy forms.