State of Utah 2020/2021
Special Events Spectators Liability Program

Insured: Renter/User with Venue as Additional Insured
Carrier: Arch Insurance (American Specialty Ins. & Risk Services)
A.M. Best Rating: A+ (Superior) XV ($2 Billion or greater)
Effective Date: 7/1/2020

Limits:

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>General Aggregate</td>
<td>$ 5,000,000</td>
</tr>
<tr>
<td>Products/Completed Operations Aggregate</td>
<td>$ 5,000,000</td>
</tr>
<tr>
<td>Personal and Advertising Injury</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Fire Damage Legal Liability</td>
<td>$ 1,000,000</td>
</tr>
<tr>
<td>Medical Payments</td>
<td>$ 5,000</td>
</tr>
<tr>
<td>Terrorism</td>
<td>Included</td>
</tr>
</tbody>
</table>

Spectators Liability Coverage

Host Liquor - Available with $1,000,000 limits for additional premium
Automatically includes certificate holder as Additional Insured if required by written contract requirements
Limitation of Coverage to Designated Premises or Project: Event and specific location
Exclusions apply for Athletic or Sports Participants, and for Performers
Abuse or Molestation Exclusions apply
Application needed by event holder prior to quoting
Payment needed by event holder prior to binding
Other types of special events that may not meet the eligibility requirements of this program are available
Excluded Activities include but are not limited to:

- After-Hours parties
- Amusement rides, mechanical devices, rock climbing walls, or inflatables
- Animals (injury to or caused by)
- Animal rides
- Animal shows
- Cannabis/Marijuana events
- Cave explorations
- Fireworks or pyrotechnics
- Fishing derbies
- Fraternity or sorority parties
- Go Karts
- Golf Carts
- Motorsports events (including but not limited to: demo derbies, mud bogs, tractor pulls, races, stunt shows)
- Overnight accommodation’s or camping facilities
- Overnight lock-ins
- Parades
- Political speeches, marches, or rallies
- Rodeos
- Selling of any alcoholic beverages
- Sporting events
- Vendors and exhibitors
- Wine tastings
## Liability Program – 2020 - 2021

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Special Events held at a State Venue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered Activity</td>
<td>Spectators Liability coverage for Scheduled Events</td>
</tr>
<tr>
<td>General Liability</td>
<td>$1,000,000 Per Occurrence</td>
</tr>
<tr>
<td></td>
<td>$5,000,000 General Aggregate</td>
</tr>
<tr>
<td></td>
<td>$1,000,000 Fire Damage Legal Liability</td>
</tr>
<tr>
<td>Host Liquor Liability</td>
<td>$1,000,000 Per Occurrence Available for Additional Premium</td>
</tr>
</tbody>
</table>

**Excluded Activities Include but are not limited to**

- After-Hours parties
- Amusement rides, mechanical devices, rock climbing walls, or inflatables
- Animals (injury to or caused by)
- Animal rides; Animal shows
- Cannabis/Marijuana events
- Cave explorations
- Rodeos
- Fireworks or pyrotechnics
- Fishing derbies
- Fraternity or sorority parties
- Go Karts; Golf Carts
- Motorsports events (including but not limited to: demo derbies, mud bogs, tractor pulls, races, stunt shows)
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- Parades
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### ADMINISTRATION

<table>
<thead>
<tr>
<th>Notification Requirement</th>
<th>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.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact Information</td>
<td>Nadine Guss, 801-715-7125, <a href="mailto:nguss@moreton.com">nguss@moreton.com</a></td>
</tr>
</tbody>
</table>

### 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.*