



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:

Each Occurrence	\$	1,000,000
General Aggregate	\$	5,000,000
Products/Completed Operations Aggregate	\$	5,000,000
Personal and Advertising Injury	\$	1,000,000
Fire Damage Legal Liability	\$	1,000,000
Medical Payments	\$	5,000
Terrorism		Included

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

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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

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Liability Program – 2020 - 2021	
Eligibility	Special Events held at a State Venue
Covered Activity	Spectators Liability coverage for Scheduled Events
General Liability	\$1,000,000 Per Occurrence \$5,000,000 General Aggregate \$1,000,000 Fire Damage Legal Liability
Host Liquor Liability	\$1,000,000 Per Occurrence Available for Additional Premium
Excluded Activities Include but are not limited to	
<ul style="list-style-type: none"> • 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) • Overnight accommodation's or camping facilities; Overnight lock-ins • Parades • Political speeches, marches, or rallies • Selling of any alcoholic beverages • Sporting events • Vendors and exhibitors • Wine tastings 	
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
<i>This is a brief description of coverages and events only. Exclusions apply. Refer to policy forms.</i>	