



State of Utah 2021/2022 Special Event 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: 7/1/20201

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

No Deposit Premium Charge

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 – 2021 - 2022	
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>	