DIOCESE OF DAVENPORT THIRD-PARTY SPECIAL EVENT COVERAGE

Presented by Kris Westlake
Catholic Mutual Group
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What is Third Party Special Events?

- Provides liability insurance for individuals/entities who would like to use parish facilities for non-parish sponsored events when they are unable to provide a certificate of insurance naming the Parish & Diocese as additional insured.

- Liability coverage is extended to a non-parish sponsored facility user (lessee) in the amount of $1,000,000 for bodily injury and $500,000 in property damage.

- Covers the lessee, parish/location and Diocese.

- Most non-parish sponsored activities can be covered under Special Events. Common examples are wedding receptions, family reunions, anniversary parties, and banquets.

- $95 per event, $125 per overnight event. Additional charges apply for some activities.

Nationwide provides the policy
K & K administers the program and claims
When Should this Coverage be Utilized?

*Third Party Special Event Coverage should be used when an event is not parish sponsored and the facility user is unable to provide a certificate of insurance naming the parish/diocese as additional insured. If you answer “NO” to any of the questions below, the activity is not parish sponsored.*

- Does the parish have full control or final decision making authority over the function?
- Do fees associated with the function flow through parish accounts?
- If applicable, is the function open to all parish members?
- Is the purpose of the function to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
- Is the organizer or leader of the function a parish employee or volunteer?
Options Available if the Function is **NOT** Parish Sponsored

**Option I**

The individual or organization holding the event can complete the Facility Usage/Agreement. This agreement requires $500,000 in liability coverage. The liability coverage must name your parish and the Diocese of Davenport as an additional insured.

**Option II**

Special Events Coverage can be utilized to cover the individual or organization holding the event, as well as the parish and the Diocese.
Events Not Covered Under Third Party Special Events

- Any carnival event
- Fireworks & Fireworks display
- Events involving BYOB (bring your own bottle)
- Events involving pool or lake activities
- Rap/Hip-Hop Alternative music concerts events
- Events organized by professional promoter
- Organized sporting events (tournaments/camps). Some events are allowed and must be pre-approved.
- Events where a fee or admission is charged
- Political Rallies
- Amusement rides - including trampolines and inflatable devices. *Inflatables may be allowed if pre-approved with an additional charge.*
- Events involving recreational vehicles
Nationwide is taking a closer look at certain risks, and requiring more information on the following:

**Music**

- Concerts and other events featuring musical bands will be asked to clarify the type of music that will be played.

- Rap/Hip-Hop/Alternative not accepted.
INFLATABLES

• Need to submit picture or link to vendor site for review to determine approval.

• Minimum charge of $100 per device applies. Pre-approval is required.
Activities

- All sporting events no longer excluded.
- 5K runs/walks, volleyball, basketball, baseball/softball may now be covered; additional information will be required.
- Swimming pools may be approved on a case by case basis; additional charge will apply.
- Events which exceed 3 days in duration can now be covered; additional charge will apply.
- Events that exceed 1,000 in attendance can now be covered; additional charge will apply.

Be cognizant that although these events are not excluded, they still may be contrary to Diocesan risk management policies.
Host Liquor vs. Liquor Liability

- Host liquor liability is included.

- Liquor liability is not included.
  - If liquor is sold or included in the ‘ticket price’ to attend the event and/or a license or permit is required in order for liquor to be served or furnished, a liquor liability application must be completed.

- Additional charge will apply.

- If liquor liability coverage is not purchased and an alcohol related claim results, the claim will be excluded if it is determined that a liquor liability policy should have been purchased.
When is Liquor Liability Necessary?

• If alcohol is sold (even if the cost for alcohol is included in the price of admission ticket).

• If permit is required

• Liquor Liability can be obtained from a local agent or purchased through Nationwide.

• If a claim occurs and alcohol was sold without purchasing the additional coverage, the claim will be denied.
Additional applications may be needed:

- Liquor liability

- Defensive Costs for Sexual Misconduct for overnight events
Defense Cost for Sexual Misconduct

- Automatic $100,000 limit is included

- Overnight events are excluded from the automatic coverage; however, it can be purchased. Supplemental application required.
Obtaining Special Event Coverage

- The completed application and parish/location check for $95, should be mailed to Catholic Mutual Group, 10843 Old Mill Road, Omaha, NE 68154.

- The completed application should be received by Catholic Mutual Group at least 15 business days prior to an event.

- Additional applications or charges will be determined once the application is received.

- Any additional charges will be invoiced directly to the parish/location to collect from the lessee.

- A copy of the application should be given to the lessee, and a copy for the Parish/Location records.
Pre-approval is needed for:

- Inflatables (picture or name of the inflatable is required)
- Sporting Events
- Swimming pools
- Events that exceed three days in duration
- Events that exceed 1,000 in attendance
CLAIM EXAMPLE: SPECIAL EVENTS COVERAGE WAS NOT PURCHASED:

- Grandmother of wedding party trips and falls causing significant injuries. Suit has been filed under the Diocese’s SMP Certificate (Liability). Had Special Events coverage been purchased the facility user, parish and Diocese would have shared the $1,000,000 Special Event Limit. Catholic Mutual is not providing coverage for the facility user.

- Claim Total: $55,000
CLAIM EXAMPLES:

• Wedding guest fell during a wedding reception injuring their shoulder.
  Claim Total: $20,000

• Water damage to gym floor after a wedding reception.
  Claim Total: $6,509
MORE CLAIM EXAMPLES:

• Wedding guest fell in parking lot. Chin laceration required stitches.
  • Claim Total: $5,600

• Wedding guest carrying granddaughter and missed step. Fractured femur.
  • Claim Total: $5,000

Fig. 5. Case 5: Oblique femur shaft fracture.
MORE CLAIM EXAMPLES:

- Claimant attending class reunion tripped and fell on rug.
  - Claim Total: $28,544

- Claimant slipped and fell, injuring right hip
  - Claim Total: $14,269
MORE CLAIM EXAMPLES:

- Claimant was sitting on a bench at a table, when the bench broke. Their leg was trapped under the broken bench.
  - Claim Total: $9,228

- Claimant’s chocolate fountain was stolen before the start of the daughter’s quinceanera.
  - Claim Total: $4,722
MORE CLAIM EXAMPLES:

• Hall floor was damaged during an event.
  • Claim Total: $4,851

• Vandalism to a wall during an event.
  • Claim Total: $1,100
DIOCESE OF DAVENPORT (#0853)
APPLICATION FOR SPECIAL EVENTS COVERAGE

Coverage Limit: $1,000,000 Combined Single Limit Bodily Injury and Host Liquor Liability, $500,000 Property Damage Liability.
Includes $100,000 for Defense Costs for Sexual Misconduct, excluding overnight events (see below for purchase options).
Coverage provided is per event (not per claim). Submission of application does not bind coverage - all events are subject to approval.
Coverage underwritten by Nationwide Mutual Insurance Company; Policy No. on file with C.M.G. Agency, Inc.

Cost of Coverage: $95 Per Event (Overnight Stays - $125)

TO AVOID DELAY OR DENIAL OF COVERAGE, PLEASE ENSURE THAT EVERY FIELD IS COMPLETED.

Name of Parish or Institution: ____________________________

Street (Physical) Address (NO P.O. BOX): ____________________________
City/State: ____________________________ ZIP Code: ____________________________
Phone No.: ____________________________

Lessee (Additional Insured) Information:
Name of Sponsoring Organization or Individual Requesting Coverage ____________________________

Lessee (Additional Insured) Information:
Name: ____________________________
Street Address: ____________________________
City/State: ____________________________ ZIP Code: ____________________________
Telephone: ____________________________

To receive approval notification please print e-mail(s): ____________________________
(Please Print E-mail(s) Clearly)

Date of Event: ____________________________

Type of Special Event (Example: wedding reception, anniv. party, etc. If it's a FUNDRAISER, be specific about what is occurring): ____________________________

Time of Event: From ________ To ________

Is this an overnight event? Yes __________ No __________

Approx. Number of Participants: ____________________________

Is Food Being Served? Yes __________ No __________

Is Liquor Being Served? Yes __________ No __________

If liquor is to be sold (or cost included in ticket price) and/or a license or permit is required in order for you to serve or furnish alcohol, you must obtain LIQUOR LIABILITY coverage by separate application.
Does this event require the additional coverage? Yes __________ No __________

To Note: If liquor liability coverage is NOT purchased and an alcohol related claim results, the claim will be excluded if it is determined that a liquor liability policy should have been purchased.

DEFENSE COSTS FOR SEXUAL MISCONDUCT FOR OVERNIGHT EVENTS - $100,000 LIMIT

Coverage does not automatically apply for overnight events, however, you have the option to purchase this coverage by separate application.
Additional charges will apply.

ADDITIONAL CHARGES WILL APPLY FOR:
- Events which exceed 3 days in duration (charge TBD)
- Inflatable Amusement Device (Must be pre-approved, picture required. Minimum charge of $100 per inflatable applies; each device is underwritten; charge is determined by size and potential risk)
- Events that exceed 1,000 in attendance (charge TBD)

COMPLETE AND RETURN THIS FORM AND PAYMENT TO:
CATHOLIC MUTUAL GROUP
ATTN: MEMBER SERVICES DEPT.
1993 OLD MILL ROAD
OMAHA NE: 68114
PLEASE MAKE CHECK PAYABLE TO: CATHOLIC MUTUAL GROUP
CHECK MUST BE FROM YOUR CHURCH OR SCHOOL.
NO CHECKS FROM THE LESSEE WILL BE ACCEPTED

IN THE EVENT OF A CLAIM, PLEASE CONTACT C.M.G. AGENCY CLAIMS DEPT: 800-228-6108
Questions?