

GUIDELINES FOR OUTSIDE USER/SPECIAL EVENTS LIABILITY INSURANCE PROGRAM

I. PURPOSE AND SCOPE OF THE PROGRAM:

Outside User/Special Events Insurance is a policy, which may be purchased by qualifying non-Diocesan groups or individuals that use Diocesan facilities for non-parish events in order to fulfill Diocesan insurance requirements. The group or individuals using the premises (“users”) and the Diocese are afforded liability insurance coverage for injuries and property damage resulting from the on premises operations of the users subject to the terms and conditions of the policy. Following is an overview of the coverage provided:

<u>Basic Coverage:</u>	Commercial General Liability
<u>Limit of Liability:</u>	\$1,000,000 Combined Single Limit Bodily Injury and Property Damage (subject to policy limitations)
<u>Host Liquor Coverage:</u>	Included
<u>Liquor Liability:</u>	Excluded (unless purchased for extra premium)
<u>Special Exclusions:</u> (No coverage provided)	Athletic Participants; Sports and athletic events; Rock Band Events; Fireworks and fireworks displays; Any mechanically operated amusement device; Any band member practicing for or performing at a dance. Other exclusions also apply.
<u>User Fee:</u>	See Form

ATTENTION

IMPORTANT NOTICE: The coverage and limit of liability provided by the Outside User/Special Events Insurance is intended to fulfill Diocesan insurance requirements only.

No representations are made that the coverage or limits are adequate for the protection of facility users or anyone else.

This overview of coverage is intended to facilitate your understanding of the Outside User/Special Event Insurance program. It is not intended to replace or supersede the policy.

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II. WHO SHOULD PURCHASE THE COVERAGE?

Generally, any individual or non-Diocesan group that uses Diocesan facilities on a one time or occasional basis should purchase this coverage.

This program is not designed for habitation activities (sheltering of the homeless, etc.), regularly scheduled activities (weekly classes or meetings, etc.) or for uses of premises exceeding three consecutive days. In such cases, special contracts and permanent insurance, meeting Diocesan requirements, must be provided.

Except for genuine parish functions, the use of parish facilities should be limited as follows:

Reception or other events in connection with the Sacraments; anniversary, birthday or other family oriented celebrations; a meeting of a non-parish group (see below) that a parishioner is responsible to sponsor/arrange.

Use by Groups:

Non-profit groups for religious or charitable purposes.

Groups and individuals may already have insurance policies that they believe are appropriate and may balk at the prospect of purchasing additional coverage. All individuals and, with few exceptions, all groups purchase this Special Events Insurance coverage. Department of Risk Management and Insurance Services approval should be secured for any exceptions.

The Knights of Columbus, Italian Catholic Federation and other, similar, incorporated, Catholic groups that provide proof of insurance acceptable to our Insurance Administrators can be exempted from purchasing the special events coverage. Similar exceptions may be granted to the Boy/Girl Scouts. Special exceptions may be considered for groups such as Alcoholics Anonymous. Please contact the Chancery Office- Department of Finance for assistance.

III. FORMS AND PAPER WORK:

There are two forms that must be filled out whenever Diocesan facilities are used by non-Diocesan groups or individuals: the Outside Users/Special Events Coverage Application form and a License Agreement.

When filling out the Outside Users/Special Event Coverage Application, no representations should be made as to the scope or adequacy of the coverage. Parish personnel should just say that purchasing the coverage is simply a Diocesan insurance requirement. Refer all questions regarding the coverage, exclusions or claims handling procedures: Arthur J. Gallagher Risk Management Services at 1 (800) 877-9300.

Please note that the License Agreement must be executed even if the requirement to purchase the Special Events coverage is waived by the Finance Department. In this case, normal Diocesan insurance requirements must still be met by securing a Certificate of Insurance and appropriate Additional Insured Endorsements from the Outside User's own insurance carrier. Do not submit the Outside User/Special Event Form in this situation.

The Pastor or parish administrator is responsible for assuring that the completed forms and payment reach the Department of Finance at least seven days prior to the event. The parish is not to hold these forms. Instructions are provided on the application.