



Special Events Coverage

Special Events Coverage is a mechanism which allows the Diocese of Knoxville to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event. For a cost of \$95 per event, \$1,000,000 in liability coverage is extended to a non-parish sponsored facility user (lessee).

Special Events Coverage can be used when a parish or other church institution is allowing an individual or organization to use its facilities for a non-parish sponsored activity. When determining whether or not an activity is parish sponsored, the following questions must be asked:

1. Does the Parish have full control or final decision making authority over the function?
2. Do fees associated with the function flow through parish accounts?
3. If applicable, is the function open to all parish members?
4. 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?
5. Is the organizer or leader of the function a parish employee or volunteer?

Generally, if the answer to any of the above questions is “no” the activity is not parish sponsored, which means that the facility user needs to provide insurance which includes the Diocese and the parish as additional insured.

When it is determined that an activity is non-parish sponsored, there are 2 options:

1. The attached Facility Usage/Indemnity Agreement can be completed by the organization using parish facilities. This agreement requires \$1,000,000 in liability coverage, which must name the parish and the Diocese of Knoxville as additional insured.
2. Special Events Coverage can be purchased for \$95, which will cover the individual or organization holding the activity, the parish, and the Diocese.

* Some types of events are not covered under Special Events Coverage, therefore will not be allowed to take place. These events include, but are not limited to: Any event lasting longer than 72 hours, fireworks, events with 1,000+ people, events where admission is charged unless all proceeds go to charity, carnivals, sporting events, events where guests bring their own alcohol and political rallies.