Guidelines for Outside User/Special Events Liability Insurance Program

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:

  o **Basic Coverage:** Commercial General Liability
  o **Limit of Liability:** $1,000,000 Combined Single Limit Bodily Injury and Property Damage (subject to policy limitations)
  o **Host Liquor Coverage:** Included
  o **Liquor Liability:** Excluded (unless purchased for extra premium)

  o **Special Exclusions:**
    - Athletic Participants
    - (No coverage provided) 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.

  o **User Fee:** 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.