

## WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism, which allows the arch/diocese 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).

## WHEN SHOULD SPECIAL EVENTS COVERAGE BE UTILIZED?

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 are helpful.

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 meaning that the facility user needs to provide insurance which includes the arch/diocese and the parish as additional insureds.

**When it is determined that an activity is non-parish sponsored, there are two options.**

### **OPTION I**

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 your parish and the arch/diocese as additional insureds.

### **OPTION II**

Special Events coverage can be purchased which will cover the individual or organization holding the activity, the parish, and the diocese.

## WHO IS ELIGIBLE FOR SPECIAL EVENT COVERAGE?

Special Events coverage is designed for arch/dioceses and parishes and can be extended to individuals and/or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as a charity organization may need the coverage for a pancake breakfast. A for-profit organization such as a local business may need the coverage for an employee Christmas party held on parish facilities.

## WHAT IS COVERED BY SPECIAL EVENTS COVERAGE?

Below is a brief explanation of what is covered by Special Events Coverage along with some items that are excluded. Please note that the actual coverage form must be examined for an exhaustive explanation of what is covered and excluded.

- Most non-parish sponsored activities are covered by Special Events Coverage. Common examples are wedding receptions, family reunions, awards banquets, and fund raisers.
- \$1,000,000 in liability coverage for bodily injury and property damage is provided for the special event user, parish, and arch/diocese. Please note that the \$1,000,000 limit is shared by the covered parties and is a “per event” coverage.
- Liquor liability coverage is provided.
- Some types of events are not covered.
  - Any event lasting longer than 72 hours
  - Fireworks
  - Events involving more than 1,000 people
  - Events where admission is charged unless all proceeds go to charity
  - Events where guests bring their alcohol (“BYOB”)
  - Events involving amusement devices or trampolines
  - Carnivals
  - Any event organized or run by a professional promoter
  - Sporting events including camps and tournaments
  - Events involving pool or lake activities
  - Events involving recreational vehicles
  - Events indicated as BYOB (bring your own bottle)
  - Political Rallies



## **HOW DO I COMPLETE AND PROCESS THE SPECIAL EVENTS APPLICATION FORM?**

The application form should be completed in full and must include the following information:

1. Name of Parish or Institution – Please include the name and address of the parish or facility where the event will be held.
2. Lessee Information (additional insured) – Please include the name of the individual(s) or organization holding the non-parish sponsored event.
3. Lessee (additional insured) Contact Person – Please indicate the name, address, and telephone number of the person primarily responsible for the activity.
4. Type of Activity – Please provide a brief description of the activity including the date, time, approximate number of participants, whether or not food and/or liquor is being served.
5. Processing the Completed Application – One copy of the application should be given to the lessee, another retained for your records, and a third submitted to the diocesan office, Catholic Mutual, or Catholic Mutual's service office. The original application should be submitted at least 15 business days prior to an event. The copy mailed to the diocesan office, Catholic Mutual, or Catholic Mutual's service office should be accompanied by a \$95 check made payable to your parish or the arch/dioceses. **THIS CHECK SHOULD NOT BE MADE PAYABLE TO CATHOLIC MUTUAL.**

Any questions regarding the completion or processing of the application should be directed to the diocesan office, Catholic Mutual or Catholic Mutual's service office.

## **ARE THERE RISK MANAGEMENT GUIDELINES TO ASSIST MY PARISH IN ALLOWING OUTSIDE USE OF ITS FACILITIES?**

Risk Management Guidelines are available to assist your parish in allowing outside organizations to use your facilities. Information includes, but is not limited to, liquor liability control, security, and food handling. Please contact Catholic Mutual's Risk Management Department at (800) 228-6108 for further information.