



Central Region School Insurance Group

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Modesto, CA 95356-0549

Phone (209) 579-7535
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TO: Property & Liability Members
FROM: Becky Slaughter ARM, Executive Director
DATE: March 26, 2009
SUBJECT: End of Year Activities

As the school year comes to a close, we would appreciate your efforts to manage the risks that the various graduation, celebration and fund raiser events may pose.

Attached, please find the CRSIG Risk Management Guidelines for End of Year Activities and Carnival Activity Events. Please note that the second page lists the low risk, medium risk and prohibited high risk activities that tend to come up this time of year. I am asking that you disseminate the guidelines to all administrators who approve ceremonies, celebrations, fund raisers, demonstrations, etc. so that they can utilize the guidelines for decision making and risk management at your sites.

Special Notes:

1) If you are approached to sponsor an event not listed in the Risk Management Guidelines, please feel free to contact our insurance broker for a recommendation or the CRSIG office. The contact information is as follows:

Gail Blagg
Sierra Self Insurance Services
Phone: (888) 298-7213, ext. 23
Fax: (530) 273-6459
Email: ssisgail@gv.net

2) Certificates of Insurance and Additional insured Endorsements should be collected from the vendor/group in advance of the event (At least three weeks prior if possible.)

3) Attached is an application for a special events insurance company who may be able to provide insurance coverage for groups organizing events at your sites. This form can also be accessed on the CRSIG website at www.crsig.com.

The success of our program has directly resulted from the efforts of our members to protect it by minimizing liability risks. In these difficult economic times, it has become even more important not to expand our risk exposures to activities that are not directly related to our educational mission. Thank you in advance for your cooperation and If you have any questions please do not hesitate to give me a call at 579-7535.

Risk Management Guideline

End of Year Activities

Background:

As each school year comes to a close, planning for various graduation, celebration and fund raiser events is critical to the CRSIG member and JPA. Page 2 of this Risk Management Guideline lists the level of insurance coverage that should be required for the various activities.

Recommendation:

All end of year activities should undergo an approval process that includes an evaluation by an administrator who can verify compliance with the CRSIG Risk Management Guidelines.

Administrators need to carefully weigh each event to ensure that it is a safe activity for participants, appropriate for the occasion and age, and that the district is properly insured. Determination of approval should include at a minimum, responses to the following questions:

- 1) Is this activity appropriate for the school site as opposed to other community sites such as the local fair grounds?
- 2) Is there a connection between the activity and the school's mission?

Special Note: Events involving alcohol, fireworks and aircraft (helicopters, air balloons) are specifically excluded from your district's policy.

GUIDELINES:

- 1) Address the type of activity: The next page lists activities which may be considered by user groups at school facilities. The activities have been grouped into three categories based upon their relative level of risk. Since some of these activities may be modified in such a way to move them into a higher or lower risk category, it is very important to touch base with CRSIG to clarify an accurate scope of the activity and the exposure created for the district. In classifying these activities, consideration was given to the type and nature of injuries which could be caused as well as the potential for multiple claimants sustaining injuries from a single activity occurrence.
- 2) Identify the activity's risk level and recommended minimum liability limits per occurrence for the activity or if it is a prohibited activity.
- 3) Obtain a Certificate Of Insurance AND Additional Insured Endorsement that verifies the appropriate level of insurance coverage for the low and medium risk activities. (Please note that a certificate of insurance and additional insured endorsement are two separate documents. The certificate describes the types and limits of coverage whereas the endorsement is a separate page that is added to the insurance policy naming your district as a covered party.)
- 4) Get the documents checked: Certificates Of Insurance and Additional Insured Endorsements should be collected from the vendor well in advance of the event (At least three weeks prior to the event.). The certificate or both documents can then be faxed to the CRSIG Broker's office (Fax: 530-2743-6459). Once received, a review will occur to verify adequate insurance coverage.



RISK LEVELS / LIABILITY LIMITS/PROHIBITED EVENTS

LOW RISK (Recommended minimum liability limits, \$500,000 per occurrence)

Auctions
Auto Shows
Bridge Clubs
Bingo Games
Bake and Candy Sales
Bicycle Safety Events
Car Washes
Garage Sales
Movies
Seminars, Lectures and Meetings

MEDIUM RISK (Recommended minimum liability limits, \$1,000,000 per occurrence)

Carnivals; without mechanical rides
Baseball, Softball, Basketball, Volleyball, Soccer games
Breakfast, Luncheons, Brunches, Dinners
School Dances

HIGH RISK - PROHIBITED

Aircraft Or Aviation Activities
Animal Rides
Automobile speed or racing contests
Bicycle events involving acrobatics, stunts and/or contests
Carnivals; with mechanical rides
Circus
Bounce/Jump Houses
Dunk Tanks
Football Games (tackle)
Martial Arts contests and demonstrations
Petting Zoos
Private parties and celebrations
Rodeo Activities
Roller-Skating, Roller-Blading, Skate-Boarding
Trampolines (except for small rebound devices)
Use, sale, distribution of any explosives, fireworks or pyrotechnic devices
Watercraft Activities

****NOTE:** Activities not listed should be evaluated by the CRSIG Broker listed on the previous page.

Risk Management Guideline

Carnival Activity Events

Background:

Carnival events are a popular activity for school community fellowship and fund raising for the school. While some carnivals put on by PTAs and Parent/Teacher groups tend to offer low risk activities, occasionally the activities bring unnoticed risk to the school. There are also commercial vendors who partner with schools agreeing to turn a portion of the profit back to the school in exchange for using the school site. Many times, the value of the financial return offered by the carnival is far outweighed by the cost of risk to the school and CRSIG.

Recommendation:

All carnival activity events should be specifically approved by the School District Board contingent to the provision of adequate insurance coverage and compliance with the CRSIG Risk Management Guidelines.

Guidelines – Outside Vendors:

The types of carnival rides, performances and demonstrations should be reviewed for coverage versus exclusion status with the CRSIG Memorandum of Coverage. This can be accomplished by providing a written description of the event to the CRSIG Broker for analysis. This approval should be requested prior to submitting the event for approval.

Outside vendors should provide a certificate of insurance (Proof of insurance coverage) to the school district at the minimum per occurrence level recommended by the CRSIG Broker.

Outside vendors should provide an Additional Insured Endorsement naming the school district as additionally insured under the vendor's insurance policy. (Note: Language to this affect typed onto a Certificate of Insurance is not adequate.)

No carnival event should be allowed to be set up or staged at a school site by an outside vendor during school instruction time (during the school year, summer school, after school sessions.)

Animals should never be allowed as component of a carnival. (Eg. Petting zoo, pony rides, viewings.)

Guidelines - School or Parent/Teacher Groups:

Dunk tanks and jump/bounce houses are high risk prohibited activities due to the increased exposure and nature of the typical injuries. If a district proceeds with these activities, and has obtained outside insurance coverage, the district at a minimum should carefully risk manage each activity:

Dunk Tanks: Only adult staff members in the dunk tank
 One other adult managing the line of pitchers

Bounce Houses: Only staff members to supervise use of the house, no parents
 Large and small children are not allowed to enter together
 Only allow 2-4 children allowed to enter at a time based on the size of the house.

Insurance:

If the carnival is put on by a parent group that is not an approved auxiliary organization under the district and CRSIG, proof of insurance should be provided to the district for the event. If the group's general insurance policy does not cover the event, CRSIG has offered an insurance company who will provide special event coverage at a cost to the groups (application can be found at www.crsig.com).

Special Event Liability Group Insurance Trust Event Application – Commercial General Liability

THIS IS NOT A BINDER. INCOMPLETE AND UNSIGNED FORMS WILL BE RETURNED FOR COMPLETION.

Program Administration by: Diversified Risk Insurance Brokers ♦ 5900 Christie Avenue ♦ Emeryville, CA 94608
 Phone 510-547-3203 ♦ Fax 510-547-5648 ♦ E-mail: specialevent@drib.com
 Web-site: www.drib.com ♦ CA License #: 0529776

Applicant Information

1. Named Insured (Event Holder) is a:

- | | | |
|--|--|---|
| <input type="checkbox"/> Individual | <input type="checkbox"/> LLC or LLP | <input type="checkbox"/> Limited Partnership |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Public Agency | <input type="checkbox"/> Not-For-Profit |
| <input type="checkbox"/> Trust or Estate | <input type="checkbox"/> Labor Union | <input type="checkbox"/> Religious Organization |
| <input type="checkbox"/> Unincorporated Assoc. | <input type="checkbox"/> Informal Group or Committee | <input type="checkbox"/> Joint Venture |
| <input type="checkbox"/> General Partnership | <input type="checkbox"/> Other | |

Describe: _____

2. Named Insured (as it is to appear on the policy):

_____ (Event holder name as shown on the permit or rental agreement)

Is this Named Insured the:

- Property Owner? Yes No
 Property Manager? Yes No

2a. Are you a:

- Vendor? Yes No
 Instructor? Yes No
 Event Holder? Yes No

3. Address _____

City: _____ State: _____ Zip: _____

4. Contact Person _____

5. E-mail: _____ Website: _____

6. Home Phone _____ Business Phone: _____

7. Fax # _____ Cell Phone: _____

Event Information

8. Name & Type of Event: _____

9. Name of Facility _____
 (name of place where event is being held)

10. Event Location _____

City: _____ State: _____ Zip: _____

11. Facility Owner _____

12. Address _____
 City: _____ State: _____ Zip: _____

13. Is there a Property Manager that requires being included as Additional Insured?
 Yes No If yes, Name _____
 Address _____
 City: _____ State: _____ Zip: _____

14. Are there any caterers, vendors, concessionaires, exhibitors, entertainers, promoters or sponsors which are to be included as an Insured under this insurance policy?
 Yes No If yes, provide their name, mailing address and type of service to your Event.
(Type of service = caterer, vendor, concessionaire, exhibitor, entertainer, promoter or sponsor) Add additional pages if required.

Type of Service: _____
 Sells or Serves Alcoholic Beverage Yes No
 Name _____
 Address _____
 City: _____ State: _____ Zip: _____

Type of Service: _____
 Sells or Serves Alcoholic Beverage Yes No
 Name _____
 Address _____
 City: _____ State: _____ Zip: _____

15. List each date the Event will be held, expected attendance and event duration each day. Include event set up and take down days. Indicate if alcoholic beverage is sold or served for each day. Attach a separate page if necessary. If the time goes past midnight, be sure to include the new day and the hours.

Date	Event Hours		Attendance (Expected)	Alcoholic Beverages				Hours when Alcoholic Beverages are served or sold	
	Start	End		Served		Sold		Start	End
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
				<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

16. Describe the Event and list all activities. Attach a separate page if necessary. If the Event is more than one day, include the date(s) each activity occurs.

Anniversary Confirmation Quincinera
 Baby Shower Engagement Reception
 Baptism Graduation Retirement

- | | | |
|--------------------------------------|---|--|
| <input type="checkbox"/> Bar mitzvah | <input type="checkbox"/> Lecture (Describe Topic) | <input type="checkbox"/> Reunion |
| <input type="checkbox"/> Bat mitzvah | <input type="checkbox"/> Meeting (Describe Topic) | <input type="checkbox"/> Wedding |
| <input type="checkbox"/> Birthday | <input type="checkbox"/> Ordination | <input type="checkbox"/> Wedding Shower |
| | | <input type="checkbox"/> Other (Describe below): _____ |

17. If Birthday, please indicate the year which is being celebrated.

- | | | |
|--|--|--|
| <input type="checkbox"/> 1yr. - 8yrs. | <input type="checkbox"/> 21yrs. - 29yrs. | <input type="checkbox"/> 50yrs. - 59yrs. |
| <input type="checkbox"/> 9yrs. - 13yrs. | <input type="checkbox"/> 30yrs. - 39yrs. | <input type="checkbox"/> 60 and over |
| <input type="checkbox"/> 14yrs. - 20yrs. | <input type="checkbox"/> 40yrs. - 49yrs. | |

18. If concert, will dancing be permitted? Yes No
 If yes, is there a designated dance floor or area? Yes No

19. Do you expect any celebrities or highly public individuals to attend or participate in your event?
 Yes No

If yes, please list the individuals and classify the individual entertainer, political figure, business person, religious person, civil rights, foreign dignitary, etc.

Individual	Class of Celebrity or Public Figure
------------	-------------------------------------

20. For all Events, please indicate the expected age range of the attendees.

- | | | | |
|---------------------------------------|----------------------------------|----------------------------------|--------------------------------------|
| <input type="checkbox"/> 13 and under | <input type="checkbox"/> 24 - 29 | <input type="checkbox"/> 40 - 49 | <input type="checkbox"/> 60 and over |
| <input type="checkbox"/> 14 - 23 | <input type="checkbox"/> 30 - 39 | <input type="checkbox"/> 50 - 59 | |

21. Will your Event have overnight stay or lodging? Yes No
 If yes, lodging is arranged by: Event Holder Attendees

22. Is the Event Holder required to add as additional insured the Property Owner providing the lodging? Yes No

Property Owner Name _____

Address: _____

City: _____ State: _____ Zip: _____

Lodging Facility Name _____

Address: _____

City: _____ State: _____ Zip: _____

23. Is your Event indoor, outdoors or both?

- Indoor Outdoor Both

24. The Event is: Open to the Public Private Group Personal Invitation Only

25. Will you sell tickets to attend the Event? Yes No If yes,

1. How many tickets do you expect to sell? _____

2. What is the expected total receipts from ticket sales? _____

3. What is the price per admission ticket? _____

4. Tickets are: Pre-sold Only Sold only at the door Both

26. Do you expect to receive donations to attend this Event? Yes No

27. Seating at the Event is: Assigned Seating Open Seating
 Bring Your Own Seating Grandstands or Bleachers

28. Will the Event have security? Yes No

If yes, show type of security and list number of security personnel.

Type of Security & # of Security Personnel

Type of Security	#	Type of Security	#
<input type="checkbox"/> Facility Security	___	<input type="checkbox"/> Private Security Co.	___
<input type="checkbox"/> Private Security-Not employees of a Security Co.	___	<input type="checkbox"/> Police or Sheriff	___
<input type="checkbox"/> Peer Group or Ushers	___	<input type="checkbox"/> Employees of Event Holder	___
<input type="checkbox"/> Parent Chaperones	___	<input type="checkbox"/> Volunteers	___

29. Security will be: Armed Unarmed # of Persons: _____

30. Is the Event being advertised or promoted? Yes No If yes, how? (Include all methods)

Television Yes No Radio Yes No

News Paper Yes No Brochure Yes No

Handout or Announcement Yes No Billboard Yes No

Poster Yes No Other Yes No

Event Web site Yes No Describe _____

Website address _____

31a. Will alcoholic beverages be served? Yes No If yes,

1) Will you charge a fee or collect a ticket? Yes No

2) Do people pay to attend? Yes No

3) Do you receive a donation? Yes No

31b. Type of Alcoholic Beverage: Beer Wine or Champagne Mixed Drinks or Full Bar

31c. Estimated sales receipts for Alcoholic Beverages _____

31d. Do you have a caterer or vendor serve or sell the alcoholic beverage?

Yes No

If yes, have you received a Certificate of Insurance from the caterer or vendor showing they have liquor liability insurance? Yes No

31e. How many different locations at the Event will alcoholic beverage be served or sold? _____

31f. Are you required to obtain or have a liquor license for your Event?

Yes No

31g. What management practices do you have in place to monitor and control the consumption of alcoholic beverages?

- Yes No Alcoholic beverages must be purchased and consumed in a confined area where persons below the legal drinking age are not permitted.
- Yes No Everyone must show identification to receive an alcoholic beverage.
- Yes No Individuals over the legal drinking age receive a wristband or other form of identification.
- Yes No There is a limit of two servings provided to any one individual per visit to the concession.
- Yes No Staff monitors the consumption and is instructed not to serve anyone who is apparently intoxicated.
- Yes No The concession or bar is closed at least one hour prior to the end of the Event.

32. Does your Event include any athletic or recreational activity? Yes No

If yes, list each activity, the date of the activity and the number of participants each day.

<u>Date</u>	<u>Activity</u>	<u># of Participants</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

33.a Explain your procedure for collecting and keeping Waivers and Release of Liability Forms, which have been signed by all participants. **(The insurance policy will have a warranty that all athletic participants are required to sign a Waiver and Release of Liability. The insurance policy will exclude any claim for injury by an athletic participant, if that individual did not sign a Waiver and Release of Liability).**

33.b Provide a copy of the Waiver and Release of Liability, which will be signed by all participants.

34.a Will your Event have music? Yes No
 If yes, what type of music? Live Music Disc Jockey Stereo/CD Player

34.b What type of music will be played? Indicate all types, which will be played.

- | | | |
|--|--------------------------------------|-------------------------------------|
| <input type="checkbox"/> 1950's/1960's | <input type="checkbox"/> Folk | <input type="checkbox"/> Punk |
| <input type="checkbox"/> Acid Rock | <input type="checkbox"/> Funk | <input type="checkbox"/> Rap |
| <input type="checkbox"/> Alternative | <input type="checkbox"/> Goth | <input type="checkbox"/> Rave |
| <input type="checkbox"/> Big Band | <input type="checkbox"/> Goth Metal | <input type="checkbox"/> Reggae |
| <input type="checkbox"/> Blues | <input type="checkbox"/> Hard Rock | <input type="checkbox"/> Rockabilly |
| <input type="checkbox"/> Bubblegum | <input type="checkbox"/> Heavy Metal | <input type="checkbox"/> Ska |
| <input type="checkbox"/> Classical | <input type="checkbox"/> Hip Hop | <input type="checkbox"/> Soft Rock |
| <input type="checkbox"/> Country Soul | <input type="checkbox"/> Industrial | <input type="checkbox"/> Soul |
| <input type="checkbox"/> Country & Western | <input type="checkbox"/> Jazz | <input type="checkbox"/> Symphony |
| <input type="checkbox"/> Death Rock | <input type="checkbox"/> New Wave | <input type="checkbox"/> Techno |
| <input type="checkbox"/> Disco | <input type="checkbox"/> Pop | <input type="checkbox"/> Other |
| <input type="checkbox"/> Ethnic or Foreign Culture | <input type="checkbox"/> Psychedelic | |

Describe

35. Does the Event include any of the following activities? If yes, describe the activity on a separate page.

- | | | |
|------------------------------|-----------------------------|---|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Inflatable Activities (please provide a list of each Inflatable Activity) |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Animals or Animal Acts |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Climbing Wall |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Horseback Riding or use of Horses |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Skate Board Activities |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Roller Blade or Roller Skate Activities |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Bicycle or Unicycle Activities |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Watercraft Activities or Use |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Use or Demonstration with Guns |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Use or Demonstration with Fire |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Use or Demonstration with Chemicals |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Providing Medical or Chiropractic Information or Care |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Any Construction or Demolition Work |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Any use of Scaffolding or Elevated Platform more than 4 feet above ground level |

If yes, please explain:

36. Does the Event include any of the following? **Claims arising out of each is excluded under this insurance policy.**

- | | | |
|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Aircraft, Balloon Ride or Gliders |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | All Terrain Boarding |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Base Jumping |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Bouldering |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Boxing, Wrestling, Hockey, Contact Karate or Martial Arts, Football, Lacrosse or Rugby |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Bungee Jumping |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Circus Acts or Carnival Rides |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Concerts exceeding 6 hours of performance time |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Concert or Dance with Mosh Pit |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Diving, Platform Diving or Spring Board Diving |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Hang Gliding |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Kayaking, Rafting or Canoeing |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Mechanical Amusement Ride |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Motorized Sporting Equipment |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Mountain Biking |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Power Boats |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Professional Sporting Activity; Games, Races or Contest of a professional nature with cash prize |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Pyrotechnics, Fireworks, Explosives, Black Powder |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Rap, Heavy Metal or Rock Concert |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Rock Climbing |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Rodeo and Roping Events (including practice) |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Skin Diving |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Scuba Diving |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Sky Diving |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Tractor Pull/Truck Pull |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Trampoline |

37. Have you held this Event or a similar Event in past years? Yes No

If yes, please list all claims arising during the past five years from the Event. None

Date of Claim	Claimant	Description	Paid to Date	Total Expected

38. Do you require that any vendors or Event service providers provide Certificates of Insurance and name you and the property owner as Additional Insureds?
 Yes No

If yes, provide a copy of the Certificate of Insurance from the vendors or service providers from whom you have received Certificates and Additional Insured Endorsements.

39. Do you have an Emergency Evacuation Plan? Yes No
 If yes, explain how Event Management and Event Attendees are notified.

40. Will there be Medical Personnel present at the Event? Yes No If yes, identify the number of:

Doctors	_____	EMT/EMS	_____
Paramedics	_____	Other	_____
Nurses	_____		_____

41. Is there an Ambulance on site? Yes No

42. The following items are required to be submitted with this information form.
- 1) Copy of all Certificates of Insurance from vendors that list you as an Additional Insured. (If you have received them.)
 - 2) Copies of all Brochures, Promotional Materials and Event Advertising.
 - 3) Copy of the Complete Schedule of Events or Activities.
 - 4) Copy of the Waiver and Release of Liability to be signed by Participants in any recreational or athletic activity.

The applicant declares that the information contained in the application is true and that no material facts have been suppressed or misstated.

The applicant understands and acknowledges that the information contained in the application is deemed material and that any policy issued by the Company is done so in reliance upon the truth of the applicant's representations.

The applicant understands that incorrect information could void coverage.

The applicant requests that this application for insurance coverage be submitted for consideration to Special Event Liability Group Insurance Trust. Accordingly, the applicant authorizes and directs any person or organization whatsoever to release and furnish to the Company all information requested which may relate to the applicant's insurability. The applicant also consents to the review by the Company of all claims and any incidents or occurrences likely to result in a claim. The applicant agrees to cooperate in the review of claims, which apply to the coverage requested.

Any person who knowingly and with intent to defraud an insurance company or other person, files an application for insurance containing false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

Notice to New York Applicants: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Signature _____ Title _____ Date _____

Name _____

(Owner, Partner or Officer)

THE APPLICANT UNDERSTANDS THAT COMPLETION OF THIS APPLICATION NEITHER BINDS COVERAGE NOR GUARANTEES THAT A POLICY WILL BE ISSUED.