

## **WHAT IS SPECIAL EVENTS COVERAGE?**

Special Events Coverage is a mechanism, which allows the Diocese of Superior to extend liability coverage to an individual/organization using parish facilities for a non-parish sponsored 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/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. Did the parish have full control or final decision making authority over the function?
2. Did any fees associated with the function flow through parish accounts?
3. If applicable, was the function open to all parish members?
4. Was 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. Was 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 Diocese of Superior and the parish as additional insured.

## **WHO IS ELIGIBLE FOR SPECIAL EVENTS COVERAGE?**

Special Events Coverage is designed for the Diocese of Superior 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 the following:

- Wedding receptions
- Family reunions
- Anniversary parties
- Retirement parties
- Birthday parties
- Graduation parties
- Charity organization pancake breakfast

## **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 Diocese of Superior. 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.
- The following are some types of events that are not covered.
  - Any event lasting longer than 72 hours
  - Fireworks
  - Events involving more than 1000 people
  - Events where admission is charged unless all proceeds go to charity
  - 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

## **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 and 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, one copy should be retained for parish records and one copy should be submitted to Paul Altmann, the Diocesan Claims/Risk Manager. The original application should be submitted at least 15 business days prior to an event.

Any questions regarding the completion or processing of the application should be directed to Paul Altmann:

Phone: 715-392-2937  
 Fax: 715-392-2015  
 Address: Box 969  
 Superior, WI 54880