

## WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism which allows the Diocese to extend liability coverage to an individual or organization while using parish facilities for a non-parish sponsored event. For a cost of \$95 per event, \$1 million in liability coverage is provided to an individual or organization with respect to the event for which they are renting the facility.

## WHEN SHOULD SPECIAL EVENTS COVERAGE BE UTILIZED?

Special Events Coverage can be used when a parish or Diocesan agency is allowing an individual or organization to rent or use its facilities for a non-parish sponsored activity. In 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 liability insurance. In addition, the user’s insurance policy must name the parish/agency and the Diocese as additional insureds.

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

### **OPTION I** (User has Liability Insurance)

If the renter/user is an organization or group (profit or non-profit), an Agreement for Use of Premises Form should be completed, and a Certificate of Insurance should be obtained from the renter/user’s liability insurer for that event. The Certificate must name the parish/agency and Diocese of Belleville as additional insureds.

If the renter is an individual or family, the Hall Use Agreement form should be completed. The renter must also provide a copy of a Homeowners policy which names the renter as an insured. The copy should be attached to the Hall Use Agreement, and kept on file.

## **OPTION II** (User does **not** have Liability Insurance)

Special Events Coverage can be purchased, which will cover all interested parties: the individual or organization sponsoring the activity, the parish/agency and the Diocese. Special Events Coverage satisfies the Diocesan policy regarding rental and use of parish facilities by outside individuals and organizations as presented in the Risk Management Handbook.

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

Special Events Coverage is specifically designed for individuals and/or organizations (either profit or non-profit) who **do not** have standard liability insurance. Examples include: a newly married couple renting a hall for a wedding reception; a family renting a hall for a fund-raiser for a sick family member; a non-profit organization (Scouting group, KC group, Rotary Club) using a parish hall & kitchen for a pancake breakfast. A for-profit organization, such as a local business, may need the coverage for an employee Christmas party held at a parish facility if its own liability insurance does not extend to such an activity.

### **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 a complete explanation of what is covered and excluded.

- Most non-parish sponsored activities are covered by a 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. 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.
- Types of events that are **not covered** include:
  - 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
  - Events involving “Bring Your Own Beer/Liquor”

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

The application form (attached) 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.

### **Processing the Completed Application:**

The original application should be sent to **Catholic Mutual Group, 2620 Lebanon Ave., Belleville, IL 62221**. The application should be submitted *at least 15 business days* prior to the event. The application must be accompanied by a \$95 check made payable to **“DIOCESAN INSURANCE COMMISSION”**. *(NOTE: Do not make check payable to Catholic Mutual Group.)*

One copy of the application should be given to the lessee, and another retained for the parish records. A receipt will be sent to the lessee upon payment.

Any questions regarding the completion or processing of the application should be directed to Catholic Mutual Group at (618) 233-1090.