

## WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism that allows the diocese to extend liability coverage to an individual/organization using parish facilities for a non-parish sponsored event. The coverage provides \$1,000,000 in liability coverage 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 and the parish as additional insured.

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 \$500,000 in liability coverage, which must name your parish and the diocese as an additional insured.

#### 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 EVENTS COVERAGE?

Special Events Coverage 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.

Special Events Coverage covers most non-parish sponsored activities. Common examples are wedding receptions, family reunions, awards banquets, and fundraisers.

\$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.

Some types of events 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 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 parish records, and a third submitted to the Parish Administration Office at the Chancery. The original application should be submitted at least 15 business days prior to an event. The copy mailed to the Parish Administration Office should be accompanied by a check made payable to the diocese. **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 Parish Administration 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.