

## SPECIAL EVENT LIABILITY INSURANCE SUMMARY OF INSURANCE

**INSURED:** Participating Public Entities and their tenant users, of the Alliant

Insurance Services, Inc. Special Event Liability Program

**MAILING ADDRESS:** c/o Alliant Insurance Service, Inc.

Special Event PO Box 6450

Newport Beach, CA 92658

**POLICY TERM:** January 1, 2018 to January 1, 2019

**CARRIER:** Evanston Insurance Company

**A.M. BEST RATING:** A (Excellent); Financial Size Category XV (\$2 Billion or greater) as July

1,2016

**LIMITS:** \$ 2,000,000 General Aggregate

\$ 1,000,000 Products/Completed Operations Aggregate (Food

Products Only)

\$ 1,000,000 Personal and Advertising Injury

\$ 1,000,000 Each Occurrence \$ 100,000 Fire Damage \$ 5,000 Medical Expense

All aggregates apply separately to each event

**COVERAGE:** Combined Single Limit of Liability for Bodily Injury and Property

Damage Per Occurrence and Aggregate as shown above. Coverage

includes:

Lessees, Instructors or Event Holder as Named Insured

"Primary & Non Contributory" wording as respects the Public Entity

Volunteer Employee's as Insured's

Entity or Venue Owner as Additional Insured

Premises and Products/Completed Operations Liability

Personal and Advertising Injury

Fire Damage and Medical Payments



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OPTIONAL COVERAGE: (Subject to additional Premium/Conditions)	7 7 7 7	Liquor Liability (With prior approval and payment of additional premium)  Athletic Participants included with underwriter's approval and signed waiver  Vendors, Exhibitors and Concessionaires (Included with payment of additional premium)  Increase limits to:  \$\int\$\$\$\$\$1,000,000 per occurrence \( \frac{\\$3,000,000}{\\$0,000,000} \) general aggregate, or  \$\int\$
MAJOR EXCLUSIONS: (Including but not limited to)		Automobile Liability Aircraft / Watercraft Liability Property Damage to Entity Premises Property of Others in the Care, Custody and Control of the Insured Workers' Compensation Collapse of Tents and Concert Limitations Attendance Limitation Exclusion Outdoor Concerts Limitation Exclusion Seating, Glass & Fixtures Exclusion Pyrotechnics & Explosives Exclusion Exclude Specific Performances (without prior company approval) Bodily Injury, Property Damage, Personal Injury and Advertising Injury to any entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured as a result of participating in a demonstration or show. Damage to property or equipment belonging to entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured Punitive Damages Unmanned Aircraft Assault and Battery Terrorism



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EXCLUDED EVENTS:	Circus and Carnivals including Rides
J	Mechanical Amusement Devices
J	Motorized Sporting Events
J	Tractor/Truck Pulls
)	Boxing, Wrestling, Hockey, Contact Karate Events (including practice)
J	Rodeos and Roping Events (including practice)
J	Aircraft and Balloon Events
J	Professional Sporting Events
Ĵ	Pyrotechnical Uses / Fireworks Shows (does not apply to spectators)
) }	Heavy Metal, Alternative Music, Hip-Hop and Rap Concerts (without prior underwriter approval)
Ĵ	Moonbounces and Trampolines
Ĵ	Veterinary Legal Liability (NO animals)

**DEDUCTIBLE:** None

**REPORTING:** Reporting Form and Certificates of Insurance to be submitted on a

Quarterly basis, together with premium payment. Report must be signed and returned event if no events for that quarter (see reporting section of

Manual)

**HAZARD** See following pages in this Manual

**SCHEDULES/RATES:** 

BROKER: ALLIANT INSURANCE SERVICES, INC.

**NEWPORT BEACH, CA** 

Rennetta Poncy, First Vice President

Penny De Witt-Holdren, AIS, AINS Account Manager



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THIS SUMMARY IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at <a href="www.alliantinsurance.com">www.alliantinsurance.com</a>. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6<sup>th</sup> Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations.

Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at <a href="https://www.ambest.com">www.ambest.com</a>. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at <a href="https://www.standardandpoors.com">www.standardandpoors.com</a>

To learn more about companies doing business in your State, please visit your State's Department of Insurance website