

Hazard Class Chart for Non-School Parties - Event Liability Insurance - January 2020

1. Low Risk		2. Medium Risk		3. Moderate Risk		4. High Risk Restricted Sports & Events
Events	Sports - Participants	Events	Sports - Participants	Events	Sports - Participants	Events & Sports
Non-Sports Events: No General Waiver Required.	Participant Waiver Required for <u>ALL</u> players/participants/campers including minors per sports season.	Non-Sports Events: No General Waiver Required.	Participant Waiver Required for <u>ALL</u> players/participants/campers including minors per sports season.	Non-Sports Events: No General Waiver Required.	Participant Waiver Required for <u>ALL</u> players/participants/campers including minors per sports season.	<u>Requires Underwriter approval.</u> Applicant must complete and submit a paper application.
NO Participant Waiver Required for event unless a minor	Accident Medical is required for each player/participant/camper.	NO Participant Waiver Required for event unless a minor	Accident Medical is required for each player/participant/camper.	NO Participant Waiver Required for event unless a minor	Accident Medical is required for each player/participant/camper.	Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.

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Amateur Club Meetings	Archery	Bingo Games	Baseball	Arcades	Aerobic & Jazzercise Classes	Aircraft/Balloon Events
Antique Shows	Badminton Matches	Boat Shows (no water activity)	Basketball	Catering	Diving	Amusement Parks
Art Festivals	Baton Twirling	Casinos	(excluding off-road	Cinemas (indoor)	Gymnastics	Animal Acts and Shows
Art Shows	Bowling (Lawn & Alley)	Clubs and Organizations	Dance	Country Western Events	Motor Racing Tracks	Balloon Rides
Award Presentations	Cricket	Evangelistic Meetings	Field Hockey	Country Clubs	Triathlons	Bicycle Racing (Off-road)
Banquets	Darts	Food Concessions	Football (non-contact only)	Drive-in Movies	Sports - Spectators Only	Block Parties / Street Closures / Street Fairs
Bazaars	Drill Team	Job Fairs (outdoor)	Handball	Family Fun Centers	Aerobics or Jazzercise Classes (spectators only)	BMX Cycling
Beauty Pageants	Fishing Events	Meetings (outdoor) - Not Including Political Rallies or Events	Ice Skating	Festivals	Baseball (spectators only)	Bouldering
Business Meetings	Golf	Mobile Home Shows	Judo	Cultural Events and Celebrations (outdoor)	Basketball I (spectators only)	Boxing
Business Shows	Motor Racing Teams (Professional Only)	Museums/Aquariums	Lacrosse	Kiddielands (no rides)	Bicycle Rallies (race or off road riding) (spectators only)	Bubble Soccer
Celebrations (Birthdays, Anniversaries, etc...)	Pom Pom	Old-Timer Events	Marathons	Livestock Shows	Billiard Halls (spectators only)	Bungee Jumping
Charity Benefits	Sailing	Organized Sightseeing	Racquetball	Parades	Bowling Centers (spectators only)	Carnivals - with amusement rides

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Auctions and Sales	Table Tennis	Outings	Rowing	Proms	Ice Skating Shows (spectators only)	Cheerleading
Church Services and Meetings	Tennis	Picnics Grounds (without pools or lakes)	Soccer	State and County Festivals and Fairs (excluding mechanical rides)	Junior Athletic Games (spectators only)	Concerts (punk, rap, hard rock, heavy metal & hip hop)
Civic Clubs and Group Meetings	Sports - Spectators Only	Restaurants	Softball		Karate meets (non-contact) (spectators only)	Dances and Parties (outdoor)
Consumer Shows	Body Building Contests (spectators only)	Reunions (outdoor)	Squash		Rodeos and Roping Events (spectators only)	Demolition Derbies
Conventions in Buildings	Drill Team Exhibitions (spectators only)	Rummage Sales (excluding products)	Swimming		Softball (spectators only)	Demonstrations / Marches
Craft Shows	Fishing Events (spectators only)	RV Shows	Track & Field		Sporting Events (indoor) (spectators only)	Dragonboat
Debuts	Gymnastics Competitions (spectators only)	School Band Programs (non-traveling)	Ultimate Frisbee		Tennis (spectators only)	Drones
Debutante Balls		Sidewalk Sales (excluding products)	Volleyball		Handball and Racquetball Courts (spectators only)	Exhibitions (outdoor)
Educational Exhibitions - Not Including Political Rallies or Events		Swap Meetings (excluding products)	Sports - Spectators Only		Volleyball (spectators only)	Events with Armed Security
Electronics Conventions		Trade Shows (outdoor)	Old Timer Events (spectators only)			Exotic Animal Acts/Shows

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Fashion Shows		Union Meetings	Soap Box Derbies (spectators only)			Extreme Skateboarding or Cycling/BMX
Flower Shows						Football (contact)
Garden Shows						Golf Courses and Driving Ranges (spectators only)
Graduations						Go Kart Races or Tracks
Harvest Festivals (no equipment)						Gun/Knife Shows
Home Shows						Hang Gliding / Skydiving
Job Fairs (indoor)						Haunted Houses
Lectures - Not Including Political Rallies or Events						Human Hamster Balls
Luncheons						Ice Hockey
Meetings (indoor) - Not Including Political Rallies or Events						In-Line Hockey
Performances						Karate Meets
Reunion (indoor)						Luge
Séances						Marathons (walking, running, etc.) (spectators only)
Scouting Jamborees (no overnight camping)						Martial Arts Schools
Seminars - Not Including Political Rallies or Events						Martial Arts Schools (spectators only)

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						Rugby
						Skateboarding
						Skating Rinks (spectators only)
						Skiing
						Ski Competitions
						Ski Events and Resorts (spectators only)
						Slam Dancing
						Snowmobiles
						Speed Skating
						Stable and Riding Academies (spectators only)
						Stables and Riding Academies (participants)
						Swimming-open water
						Tractor Pulls
						Trampoline Events
						Wall / Free Climbing
						Waterslides
						Water Walkers
						Weightlifting
						Wrestling
						Youth Outreach
						Zoos
						Zorb Balls