

**Hazard Class Chart for Student Groups' Event Liability Insurance - Revised August 2019**

1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports - Participants	Events	Sports - Participants	Events	Sports - Participants	Events & Sports
<p>Non-Sports Events: No General Waiver Required. <b>Exception:</b> For non-sports oriented Student groups, participant waivers will be required for any sporting event they sponsor; see list below. Example: Chess Club sponsors a basketball game.</p>	<p>Participant Waiver Required for <b>ALL</b> player participants including minors per sports season.</p>	<p>Non-Sports Events: No General Waiver Required. <b>Exception:</b> For non-sports oriented Student groups, participant waivers will be required for any sporting event they sponsor; see list below. Example: Chess Club sponsors a basketball game.</p>	<p>Participant Waiver Required for <b>ALL</b> player participants including minors per sports season.</p>	<p>Non-Sports Events: No General Waiver Required. <b>Exception:</b> For non-sports oriented Student groups, participant waivers will be required for any sporting event they sponsor; see list below. Example: Chess Club sponsors a basketball game.</p>	<p>Participant Waiver Required for <b>ALL</b> player participants including minors per sports season.</p>	<p><b>Requires Underwriter approval. Applicant must complete and submit a paper application.</b></p>
<p>NO Participant Waiver Required for event unless a minor</p>	<p><b>Accident Medical</b> is required for each player participant per sports season. <b>If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</b></p>	<p>NO Participant Waiver Required for event unless a minor</p>	<p><b>Accident Medical</b> is required for each player participant per sports season. <b>If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</b></p>	<p>NO Participant Waiver Required for event unless a minor</p>	<p><b>Accident Medical</b> is required for each player participant per sports season. <b>If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</b></p>	<p><b>Waivers &amp; Accident Medical Provisions to be specified by the Underwriter, if event is approved.</b></p>

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Events - On Campus Only	Sports - Participants	Events - On or Off Campus	Sports - Participants	Events - On or Off Campus	Sports - Participants	Events & Sports
Regular Membership Meetings	Archery	Amateur club Meetings (no road or show exposures)	Baseball	Arcades - No Amusement Rides	Aerobics	Aircraft/Balloon Events
Breakfasts/Bufets/ Luncheons/Dinners for Members/Guests	Badminton	Anniversaries	Basketball	Car Shows - Outside - No on Road Exposures	Amateur Boxing	Amusement Parks
Dances for Members and their Guests On Campus	Baton Twirling	Antique Shows	Bicycle Events (excluding off road events)	Catering	Amateur Wrestling	Balloon Rides
Educational Events for Members and On Campus Students	Bowling	Art Festivals	Dance	Cinemas - Indoor	Cheerleading	Base Jumping
Film or Movie Screenings for Members and On Campus Students	Cricket	Auctions	Dodgeball	Concerts - Rock - no punk /heavy metal , rap or hip hop	Diving	BMX Cycling
Fundraising On Campus including Raffle Ticket Sales, Car Washes, Food Sales	Darts	Award Presentations	Field Hockey	Filming	Football - youth contact	Bouldering
Lectures for Members and Other Students on Campus	Drill Team	Banquets	Football - non contact	Livestock Shows	Gymnastics	Bubble Soccer
	Fishing Events	Bar Mitzvahs	Handball	Parades	Ice Hockey	Bungee Jumping
	Golf	Bat Mitzvahs	Ice Skating	Photography/ Photoshoots	In Line Hockey	Carnivals - over 5,000 attendees
	Pom Pom	Bazaars	Judo	Proms	Jazzercise	Carnivals - with amusement rides

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	Sailing	Beauty Pageants	Lacrosse		Rifle - Skeet/Trap Shooting	Concerts (punk, rap, hard rock, heavy metal & hip hop)
	Table Tennis	Bingo	Marathons		Rugby	Demolition Derbies
	Tennis	Birthday Parties (not Sweet 16 or Quinceanera)	Racquetball		Swim Meets	Demonstrations / Marches
	Sports - Spectators Only	Boat Shows (no water exposure)	Rowing		Triathlons - open water swimming requires certified coaches for trianing practices and events	Dragonboat
	Body Building Events	Business Meetings	Soccer		Water polo	Drones
	<b>Sports - Spectators Only</b>	Business Shows (not conventions)	Softball		<b>Sports - Spectators Only</b>	Events with Armed Security
	Body Building Events	Campus Tours	Squash		Baseball	Exotic Animal Acts/Shows
	Cheerleading Competitions/Shows	Car Shows - Inside	Swimming		Basketball	Fireworks Stands
	Dance Recitals	Church Services and Meetings	Track and Field - no Triatholon or Ironman events		Bicycle Rallies	Firework Exhibitions or use of Fireworks (except flashboxes)
	Drill Team Exhibitions	Civic Club Meetings	Ultimate Frisbee		Equestrian Events	Go Kart Races or Tracks
	Fishing Events	Conferences - not including political rallies or events	Volleyball		Handball or Racquet Ball Events	Extreme Skateboarding or Cycling/BMX
	Gymnastics Events	Concerts - Oldies, Country Western	Walkathons		Ice Skating Shows	Gun/Knife Shows

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		Conventions	Aerobics		Junior Athletic Games	Hang Gliding / Skydiving
		Craft Shows	Billiard Shows		Karate Meets	Haunted Houses
		Debutante Balls	Bowling Tournaments		Martial Arts Shows	Horse Racing
		Debuts	Golf Events		Polo Meets	Human Hamster Balls
		Drum & Bugle Corp Shows	Jazzercise		Race Track Events - Horse & Dog	Luge
		Educational and Instruction Classes - not including political rallies or events	Marathons		Rugby Matches	Mechanical Amusement Devices (includes mechanical bulls)
		Educational Exhibitions - not including political rallies or events	Soap Box Derbies		Skateboarding Events	Monster Truck or Big Foot Competitions
		Evangelistic Meetings			Skiing Events	Mountain Biking / BMX
		Fashion Shows - including clothing sales			Softball	Mosh Pits
		Flower Shows			Tennis	Motorized Events-NOC
		Food Concessions			Volleyball Events	Motorsports Events
		Garden Shows				Motor Racing
		Graduations				Mud Events - ANY
		Harvest Festivals (no petting zoos, hayrides, amusements or equipment)				Off Road Events - Bike, ATV

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		Home Shows				Parachute Jumping
		Job Fairs - Indoor				Parasailing
		Job Fairs - Outdoor				Political Conventions, Lectures, Rallies, Speakers
		Lectures - off campus - not including political rallies or events				Professional Sports
		Luncheons				Pyrotechnics (not including flashboxes)
		Mobile Home Shows				Rave Parties
		Old Timer Events				Rock Climbing (outdoors)
		Orchestral Performances				Rodeo & Roping Events
		Picnics - no pool or lake exposures				Roller/Sky Coasters/Sky Jumps
		Quinceaneras				Ropes Courses
		Restaurant Fairs				Skiing
		Retirement Parties				Skiing Competitions (other than Cross Country)
		Reunions - Indoor				Slam Dancing
		Reunions - Outdoor				Snowmobiles
		RV Shows				Speed Skating
		School Band Presentations				Surfing
		Scout Meetings and Jamborees (no camping)				Survivalist Games

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		Seances				Swimming-open water
		Speaking Engagements (not conferences) - not including political rallies or events				Tractor Pulls
		Sweet 16 Birthday Parties				Trampoline Events
		Symphony Performances				Union Meetings
		Symposiums				Wakeboarding
		Teleconferences				Wall / Free Climbing
		Telethons				Water Slides
		Theatrical Performances				White Water Rafting
		Trade Shows - Indoor				Windsurfing
		Trade Shows - Outdoor				Youth Outreach
		Union Meetings				Water Skiing
		Vacation Shows				Water Walkers
		Voter Registration				Weight Lifting
		Weddings				Wrestling
						Zorb Balls