

## Hazard Class Chart for Student Groups and Tenant User Liability Insurance - Revised August 2018

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 is required for each player participant per sports season. 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 is required for each player participant per sports season. 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 is required for each player participant per sports season. 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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Amateur Club Meetings	Archery	Animal Shows	Baseball	Arcades - no amusement rides	Aerobics	Aircraft/Balloon Events
Anniversaries	Badminton	Bingo	Basketball	Car Shows - outside	Amateur Boxing	Amusement Parks
Antique Shows	Baton Twirling	Boat Shows (no water exposure)	Bicycle Events (excluding off road events)	Catering	Amateur Wrestling	Balloon Rides
Art festivals	Bowling	Campus Tours	Dance	Cinemas - indoor	Cheerleading	Base Jumping
Association Meetings	Cricket	Car shows - inside	Dodgeball (acc/med not required)	Concerts - Rock - no punk/heavymetal, rap or hip hop	Diving	BMX Cycling
Auctions	Darts	Comedians (Stand-up)	Field Hockey	Film/Photography/Photoshoot	Football - youth contact	Bouldering
Award Presentations	Drill Team	Concerts - oldies, Country Western	Football - non contact	Livestock shows	Gymnastics	Bubble Soccer
Band Competitions	Fishing Events	Conventions	Handball	Parades	Ice Hockey	Bungee Jumping
Banquets	Golf	Dances (no heavy rock); student sponsored dance - rated by attendees	Ice Skating	Proms	In Line Hockey	Carnivals - over 5,000 attendees
Bar Mitzvahs	Pom Pom	Evangelistic Meetings	Judo		Jazzercise	Carnivals - with amusement rides

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Bat Mitzvahs	Sailing	Food Concessions	Lacrosse		Rifle - Skeet/Trap Shooting	Concerts (punk, rap, hard rock, hip hop)
Bazaars	Table Tennis	Health Fairs	Marathons		Rugby	Demolition Derbies
Beauty Pageants	Tennis	Job Fairs - outdoor	Racquetball		Swim Meets	Demonstrations / Marches
Birthday Parties (no Sweet 16 or Quinceneras)	<b>Sports - Spectators Only</b>				Triathlons - open water swimming requires certified coaches for trianing practices and events	Dragonboat
Business Meetings	Body Building Events	Mobile Home Shows	Rowing		Water polo	Drones
Business Shows (not conventions)	Cheerleading Competitions/Shows	Old Timer Events	Soccer		<b>Sports - Spectators Only</b>	Events with Armed Security
Church Services and Meetings	Dance Recitals	Picnics - no poll or lake exposure	Softball		Baseball	Exotic Animal Acts/Shows
Church Services and Meetings	Dance Recitals	Quinceaneras	Squash			
Civic Club Meetings	Drill Team Exhibitions	Restaurant Fairs	Swimming-No Open Water- no diving - for		Basketball	Fireworks Stands
Classical Concerts	Fishing Events	Reunions - outdoor	Track and Field - no Triatholon or Ironman events		Bicycle Rallies	Firework Exhibitions or use of Fireworks (except flashboxes)
Craft Shows	Gymnastics Events	RV Shows	Ultimate Frisbee		Equestrian Events	Go Kart Races or Tracks
Conferences - Not Including Political Rallies or Events		School Band presentations	Volleyball		Handball or Raquet Ball Events	Extreme Skateboarding or Cycling/BMX
Cultural Show		Sweet 16 Birthday parties	Walkathon		Ice Skating Shows	Gun/Knife Shows

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Debutante Balls		Symposiums	Aerobics		Ice Skating Shows	Hang Gliding / Skydiving
Debuts		Trade Shows - outdoor	Billiard Shows		Junior Athletic Games	Haunted Houses
Drum/Bugle Corp Shows			Bowling Tournaments		Karate Meets	Heavy Metal Concerts
Education and Instruction Classes - Not Including Political Rallies or Events			Golf Events		Martial Arts Shows	Horse Racing
Educational Exhibitions - Not Including Political Rallies or Events			Jazzercise		Polo Meets	Human Hamster Balls
Fashion Shows - including clothing sales			Marathon		Race Track Events - Horse & Dog	Luge
Flower Shows			Soap Box Derbies		Rugby Matches	Mechanical Amusement Devices (includes mechanical bulls)
Garden Shows					Skateboarding Events	Monster Truck or Big Foot Competitions
Graduations					Sking Events	Mountain Biking / BMX
Harvest Festivals (no petting zoos, hayrides, amusements or equip.)					Softball	Mosh Pits

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Home Shows					Tennis	Motorized Events-NOC
Job Fairs -indoor					Volleyball Events	Motorsports Events
Lectures - Not Including Political Rallies or Events						Motor Racing
Luncheons						Mud Events - ANY
Orchestral performances						Off Road Events - Bike, ATV
Receptions						Parachute Jumping
Retirement Parties						Parasailing
Reunions (indoor)						Political Conventions, Lectures, Rallies, Speakers
Scout meetings and jamborees (no camping)						Professional Sports
Seances						Pyrotechnics (not including flashboxes)
Seminars						Rap Music Concerts
Speaking Engagements (not conferences) - Not Including Political Rallies or Events						Rave Parties
Symphony Performances						Rock Climbing (outdoors)
Teleconferences						Rodeo & Roping Events
Telethons						Roller/Sky Coasters/Sky Jumps

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Theatrical/Stage Performances						Ropes Courses
Vacation Shows						Skiing
Voter Registration						Skiing Competitions (other than Cross Country)
Weddings						Slam Dancing
						Snowmobiles
						Speed Skating
						Surfing
						Survivalist Games
						Swimming-open water
						Tractor Pulls
						Trampoline Events
						Union Meetings
						Wakeboarding
						Wall / Free Climbing
						Water Slides
						White Water Rafting
						Windsurfing
						Youth Outreach
						Water Skiing
						Water Walkers
						Weight Lifting
						Wrestling
						Zorb Balls