

**Hazard Class Chart for RSO/RCO Groups Event Liability Insurance - Revised August 2019**

1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports	Events	Sports	Events	Sports	Events & Sports
<p>Non-Sports Events: No General Waiver Required. <b>Exception:</b> For non-sports oriented RSO/RCOs, 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 RSO/RCOs, 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 RSO/RCOs, 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>RSO-RCO groups:</b> provided by the University of California.</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>RSO-RCO groups:</b> provided by the University of California.</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>RSO-RCO groups:</b> provided by the University of California.</p>	<p><b>Waivers &amp; Accident Medical Provisions to be specified by the Underwriter, if event is approved.</b></p>

### Hazard Class Chart for RSO/RCO Groups Insurance

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Events	Sports	Events	Sports	Events	Sports	Events & Sports
Anniversary Celebrations	Aerobics	Animal Shows (dog, cat, etc.)	Baseball	Concerts-Rock (no heavy metal/punk, rap or hip hop)	Boxing	Aircraft/Balloon Events
Antique Shows	Archery	Animal Competitions (Dog Frisbee, Agility. Note: animal bite exclusion applies)	Basketball	Film Shoots	Cheerleading	Amusement Parks
Art Shows	Badmitton	Automobile Shows	Cross Country Running	Livestock Shows	Challenge / Ropes Courses (owned by the University only)	Balloon Rides
Association Meetings	Bowling	Bar Mitzvah	Cross Country Skiing	Model Airplane Contests	Climbing / Rock Walls (indoors with safety ropes; owned by the University only)	Base Jumping
Auctions	Cricket	Bat Mitzvah	Dance (performance or competition - not theatrical)	Photo Shoots	Cycling (no mountain or BMX biking)	BMX Cycling
Award Presentations	Darts	Beauty Pageants	Fencing	Proms	Diving	Bouldering
Band Competitions	Dodge Ball	Bingo	Field Hockey	Video Shoots	Football (contact)	Bubble Soccer
Banquets	Drill Team	Boat Shows (dry dock)	Football (non-contact)	Soap Box Derbies	Gymnastics	Bungee Jumping
Baton Twirling	Golf	Campus Tours	Handball		Jousting	Carnivals - over 5,000 attendees
Birthday Parties (no Sweet 16 or Quinceaneras)	Marching Exhibitions	Comedians (stand-up)	Ice Skating		Ice Hockey	Carnivals - with amusement rides
Block Parties (no street closures, amusement rides or water attractions)	Pom Pom	Consumer Shows	Judo		Inline Hockey	Challenge / Ropes Courses (NOT owned by the University)

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Events	Sports	Events	Sports	Events	Sports	Events & Sports
Business Meetings	Tennis	Cooking Demonstrations	Karate		Martial Arts (no mixed martial arts)	Concerts (punk, rap, hard rock, hip hop)
Church Services and meetings	Walkathon	County Festivals & Fairs	Lacrosse		Paintball	Demolition Derbies
Choral Competitions		Country Music Shows	Racquetball		Quidditch	Demonstrations / Marches
Civic Club Meetings		Dances; student-sponsored; rated by attendees (no heavy rock)	Rowing/Crew		Re-Enactments (battles or tournaments)	Dragonboat
Classical Concerts		Fraternal Conventions	Sailing		Rifle/Skeet/Trap	Drones
Conferences - not including political rallies or events		Fun Fairs	Soccer		Rugby	Equestrian
Conventions in Buildings - not including political rallies or events		Graduation Parties (adult attendance)	Softball		Roller Skating	Events with Armed Security
Craft Shows		Harvest Festivals (no petting zoos, hayrides or owned amusements)	Squash		Skate Boarding	Exotic Animal Acts/Shows
Cultural Shows		Health Fairs	Swimming (no open water, no diving; for Triathlon events, see hazard III)		Triathlon (open water events require certified coaches present during events/ practices.)	Fireworks Stands
Debutante Balls			Table Tennis		Track & Field	Firework Exhibitions or use of Fireworks (except flashboxes)

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Debuts		Lounge Acts (including tribute bands)	TaeKwonDo			Go Kart Races or Tracks
Drum & Bugle Corp Shows		Outdoor Picnics (no water exposures)	Ultimate Frisbee			Greek Life: ALL <u>National</u> Organization Events
Educational & Instruction Classes - not including political rallies or events		Outdoor Trade Shows	Volleyball			Extreme Skateboarding or Cycling/BMX
Educational Exhibitions - not including political rallies or events		Overnight Host Program	Water Polo			Gun/Knife Shows
Evangelistic Meetings		Pageants				Hang Gliding / Skydiving
Fashion Shows - including clothing sales		Parades (under 500 spectators)				Haunted Houses
Film Showings		Quinceaneras				Heavy Metal Concerts
Flower and Garden Shows		Speaking Engagements (public speakers and/or public invited) - not including political rallies or events				Horse Racing
Graduation Ceremonies		Sweet 16				Human Hamster Balls
Home Shows		Theatrical/Stage Performances				Luge
Job Fairs		Weddings				Mechanical Amusement Devices (including mechanical bulls)
Ladies Clubs						Monster Truck or Big Foot Competitions

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Lectures (Academic or Literary Speakers) - not including political rallies or events						Mountain Biking or BMX
Luncheons						Mosh Pits
Musicals						Motorized Events - NOC
Orchestral performances						Motorsports Events
Receptions						Motor Racing
Retirement Parties						Mud Events - ANY
Reunions						Off Road Events - Bike, ATV
Seminars - not including political rallies or events						Parachute Jumping
Symphony performances						Parasailing
Symposium - not including political rallies or events						Political Conventions, Lectures, Rallies, Speakers
Teleconferences						Polo-Equestrian
Telethons						Professional Sports
Trade Shows						Pyrotechnics (not including use of flashboxes)
Vacation Shows						Rap Music Concerts
Vigils (On Campus RSO only)						Rave Parties
Voter Registrations						Rock Climbing (outdoors)
						Rodeo & Roping Events
						Roller/Sky Coasters/Sky Jumps
						Scavenger Hunts
						Skiing

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						Skiing Competitions (other than Cross Country)
						Slam Dancing
						Snowmobiles
						Speed Skating
						Surfing
						Survivalist Games
						Swimming (open water)
						Tractor Pulls
						Trampoline Events
						Union Meetings
						Wakeboarding
						Wall Climbing / Free Climbing
						Water Slides
						White Water Rafting
						Windsurfing
						Youth Outreach
						Water Skiing
						Water Walkers
						Weight Lifting
						Wrestling
						Zorb Balls