

Hazard Class Chart for RSO/RCO Groups and Tenant User Liability Insurance

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. Exception: 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 <u>ALL</u> player participants including minors per sports season.</p>	<p>Non-Sports Events: No General Waiver Required. Exception: 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 <u>ALL</u> player participants including minors per sports season.</p>	<p>Non-Sports Events: No General Waiver Required. Exception: 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 <u>ALL</u> player participants including minors per sports season.</p>	<p><u>Requires Underwriter approval. Applicant must complete and submit a paper application.</u></p>
<p>NO Participant Waiver Required for event unless a minor</p>	<p>Accident Medical is required for each player participant per sports season. RSO groups: provided by the University of California. TULIP groups: must apply for and purchase Accident Medical Insurance.</p>	<p>NO Participant Waiver Required for event unless a minor</p>	<p>Accident Medical is required for each player participant per sports season. RSO groups: provided by the University of California. TULIP groups: must apply for and purchase Accident Medical Insurance.</p>	<p>NO Participant Waiver Required for event unless a minor</p>	<p>Accident Medical is required for each player participant per sports season. RSO groups: provided by the University of California. TULIP groups: must apply for and purchase Accident Medical Insurance.</p>	<p>Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.</p>

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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	Photo Shoots	Challenge / Ropes Courses (not owned by the University)	Balloon Rides
Association Meetings	Bowling	Bar Mitzvah	Cross Country Skiing	Video Shoots	Climbing / Rock Walls (indoors with safety ropes)	Base Jumping
Auctions	Cricket	Bat Mitzvah	Dance (performance or competition - not theatrical)	Livestock Shows	Cycling (no mountain or BMX biking)	BMX Cycling
Award Presentations	Darts	Beauty Pageants	Fencing	Model Airplane Contests	Diving	Bouldering
Band Competitions	Dodge Ball	Bingo	Field Hockey	Proms	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 Quinceneras)	Marching Exhibitions	Comedians (stand-up)	Ice Skating		Ice Hockey	Carnivals - with amusement rides

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Block Parties (<i>no street closures, amusement rides or water attractions</i>)	Pom Pom	Consumer Shows	Judo		Inline Hockey	Concerts (punk, rap, hard rock, hip hop)
Business Meetings	Tennis	Cooking Demonstrations	Karate		Martial Arts (no mixed)	Demolition Derbies
Church Services and meetings	Walkathon	County Festivals & Fairs	Lacrosse		Paintball	Demonstrations / Marches
Choral Competitions		Country Music Shows	Racquetball		Re-Enactments (battles or tournaments)	Dragonboat
Civic Club Meetings		Dances; student-sponsored; rated by attendees (no heavy rock)	Rowing/Crew		Rifle/Skeet/Trap	Equestrian
Classical Concerts		Fraternal Conventions	Sailing		Rugby	Events with Armed Security
Conferences		Fun Fairs	Soccer		Roller Skating	Exotic Animal Acts/Shows
Conventions in Buildings		Graduation Parties (adult attendance)	Softball		Skate Boarding	Fireworks Stands
Craft Shows		Harvest Festivals (no petting zoos, hayrides or owned amusements)	Squash		Triathlon (open water events require certified coaches present during events/ practices.)	Firework Exhibitions or use of Fireworks (except flashboxes)
						Go Kart Races or Tracks

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Events	Sports	Events	Sports	Events	Sports	Events & Sports
Cultural Show		Health Fairs	Swimming (no open water, no diving)		Track & Field	Greek Life: ALL National Organization Events
Debutante Balls		Lounge Acts (including tribute bands)	Table Tennis			Extreme Skateboarding or Cycling/BMX
Debuts		Outdoor Picnics (no water exposures)	TaeKwonDo			Gun/Knife Shows
Drum & Bugle Corp Shows		Outdoor Trade Shows	Triathlon (no open water events; also see class 3)			Hang Gliding / Skydiving
Educational Exhibitions		Overnithg Host Program	Ultimate Frisbee			Haunted Houses
Evangelistic Meetings		Pageants	Volleyball			Heavy Metal Concerts
Fashion Shows		Parades (under 500 spectators)	Water Polo			Horse Racing
Film Showings		Quincenaras				Human Hampster Balls
Flower and Garden Shows		Speaking Engagements (public speakers and/or public invited)				Luge
Graduation Ceremonies		Sweet 16				Mechanical Amusement Devices (including
Home Shows		Theatrical/Stage Performances				Monster Truck or Big Foot Competitions
Job Fairs		Weddings				Mountain Biking or BMX
Ladies Clubs						Mosh Pits
Lectures (<i>Academic or Literary Speakers</i>)						Motorized Events - NOC

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Luncheons						Motorsports Events
Musicals						Motor Racing
Orchestral performances						Mud Events - ANY
Receptions						Off Road Events - Bike, ATV
Retirement Parties						Parachute Jumping
Reunions						Parasailing
Seminars						Political Conventions
Symphony performances						Polo-Equestrian
Symposium						Professional Sports
Teleconferences						Pyrotechnics (not including use of flashboxes)
Telethons						Rap Music Concerts
Trade Shows						Rave Parties
Vacation Shows						Rock Climbing (outdoors)
Vigils (<i>On Campus RSO only</i>)						Rodeo & Roping Events
Voter Registrations						Roller/Sky Coasters/Sky Jumps
						Ropes Courses
						Scavenger Hunts
						Skiing
						Skiing Competitions (other than Cross Country)

