

Hazard Class Chart for RSO/RCO Groups and Tenant User Liability Insurance - Revised November 2018

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 ALL 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 ALL 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 ALL player participants including minors per sports season.</p>	<p>Requires Underwriter approval. Applicant must complete and submit a paper application.</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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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	Badminton	Automobile Shows	Cross Country Running	Photo Shoots	Challenge / Ropes Courses (owned by the University only)	Balloon Rides
Association Meetings	Bowling	Bar Mitzvah	Cross Country Skiing	Video Shoots	Climbing / Rock Walls (indoors with safety ropes - owned by the University)	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 (<i>no Sweet 16 or Quinceneras</i>)	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	Challenge / Ropes Courses (NOT owned by the University)
Business Meetings	Tennis	Cooking Demonstrations	Karate		Martial Arts (no mixed)	Climbing / Rock Walls (outdoors)
Church Services and meetings	Walkathon	County Festivals & Fairs	Lacrosse		Paintball	Concerts (punk, rap, hard rock, hip hop)
Choral Competitions		Country Music Shows	Racquetball		Quidditch	Demolition Derbies
Civic Club Meetings		Dances; student-sponsored; rated by attendees (no heavy rock)	Rowing/Crew		Re-Enactments (battles or tournaments)	Demonstrations / Marches
Classical Concerts		Fraternal Conventions	Sailing		Rifle/Skeet/Trap	Dragonboat
Conferences (not including political rallies or events)		Fun Fairs	Soccer		Rugby	Drones
Conventions in Buildings (not including political rallies or events)		Graduation Parties (adult attendance)	Softball		Roller Skating	Equestrian
Craft Shows		Harvest Festivals (no petting zoos, hayrides or owned amusements)	Squash		Skate Boarding	Events with Armed Security

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Cultural Show		Health Fairs	Swimming (no open water, no diving)		Triathlon (open water events require certified coaches present during events/ practices.)	Exotic Animal Acts/Shows
Debutante Balls		Lounge Acts (including tribute bands)	Table Tennis		Track & Field	Fireworks Stands
Debuts		Outdoor Picnics (no water exposures)	TaeKwonDo			Firework Exhibitions or use of Fireworks (except flashboxes)
Drum & Bugle Corp Shows		Outdoor Trade Shows	Triathlon (no open water events; also see class 3)			Go Kart Races or Tracks
Education and Instruction Classes (not including political rallies or events)		Overnight Host Program	Ultimate Frisbee			Greek Life: ALL National Organization Events
Educational Exhibitions (not including political rallies or events)		Pageants	Volleyball			Extreme Skateboarding or Cycling/BMX
Evangelistic Meetings		Parades (under 500 spectators)	Water Polo			Gun/Knife Shows
Fashion Shows (including clothing sales)		Quincenaras				Hang Gliding / Skydiving
Film Showings		Speaking Engagements (public speakers and/or public invited - not including political rallies or events)				Haunted Houses

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Flower and Garden Shows		Sweet 16				Heavy Metal Concerts
Graduation Ceremonies		Theatrical/Stage Performances				Horse Racing
Home Shows		Weddings				Human Hamster Balls
Job Fairs						Luge
Ladies Clubs						Mechanical Amusement Devices (including
Lectures (<i>Academic or Literary Speakers - not including political rallies or events</i>)						Monster Truck or Big Foot Competitions
Luncheons						Mountain Biking or BMX
Musicals						Mosh Pits
Orchestral performances						Motorized Events - NOC
Receptions						Motorsports Events
Retirement Parties						Motor Racing
Reunions						Mud Events - ANY
Seminars (not including political rallies or events)						Off Road Events - Bike, ATV
Symphony performances						Parachute Jumping
Symposium (not including political rallies or events)						Parasailing
Teleconferences						Political Conferences, Conventions, Lectures, Rallies, Seminars, Speakers, Symposiums

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Telethons						Polo-Equestrian
Trade Shows						Professional Sports
Vacation Shows						Pyrotechnics (not including use of flashboxes)
Vigils (<i>On Campus RSO only</i>)						Rap Music Concerts
Voter Registrations						Rave Parties
						Rodeo & Roping Events
						Roller/Sky Coasters/Sky Jumps
						Scavenger Hunts
						Skiing
						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

