

Hazard Class Chart for Event Liability (non-University Parties) Revised August 2019

1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports	Events	Sports	Events	Sports	Events & Sports
Non-Sports Events: No General Waiver Required.	Participant Waiver Required for <u>ALL</u> player participants including minors per sports season.	Non-Sports Events: No General Waiver Required.	Participant Waiver Required for <u>ALL</u> player participants including minors per sports season.	Non-Sports Events: No General Waiver Required.	Participant Waiver Required for <u>ALL</u> player participants including minors per sports season.	<u>Requires Underwriter approval.</u> Applicant must complete and submit a paper application.
NO Participant Waiver Required for event unless a minor.	Accident Medical is required for each player participant per sports season.	NO Participant Waiver Required for event unless a minor.	Accident Medical is required for each player participant per sports season.	NO Participant Waiver Required for event unless a minor.	Accident Medical is required for each player participant per sports season.	Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.

Hazard Class Chart for Event Liability (non-University Parties)						
1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports	Events	Sports	Events	Sports	Events & Sports
Amateur club meetings (no road or show exposures)	Aerobics	Animal Competitions (Dog Frisbee, Agility. Note: animal bite exclusion applies)	Baseball	Concerts - Rock (no punk, heavy metal, rap or hip-hop)	Boxing	Aircraft/Balloon Events
Anniversary Celebrations	Archery	Animal Shows (dog, cat, etc.)	Basketball	Model Airplane Contests	Challenge / Ropes Courses (owned by the University only)	Amusement Parks
Antique Shows	Badminton	Bingo	Cross Country Running		Cheerleading	Balloon Rides
Art Shows	Bowling	Boat Shows (dry dock) no water exposure	Cross Country Skiing		Climbing / Rock Walls (indoors with safety ropes; owned by the University only)	Base Jumping
Association Meetings	Cricket	Campus Tours	Dance (performance or competition - not theatrical)		Cycling (no mountain or BMX biking)	BMX Cycling
Auctions	Darts	Car Shows - inside	Fencing		Diving	Bouldering
Automobile Shows	Dodge Ball	Comedians (stand-up)	Field Hockey		Equestrian (show events only)	Bubble Soccer
Award Presentations	Drill Team	Concerts: (excluding rap, hip-hop, rock)	Football (non-contact)		Football (contact)	Bungee Jumping
Band Competitions	Golf	Consumer Shows	Handball		Gymnastics	Carnivals - over 5,000 attendees
Banquets	Marching Exhibitions	Cooking Demonstrations	Ice Skating		Ice Hockey	Carnivals - with amusement rides
Bar Mitzvahs	Pom Pom	Country Music Shows	Judo		Inline Hockey	Challenge / Ropes Courses (NOT owned by the University)
Bat Mitzvahs	Tennis	County Festivals & Fairs	Karate		Jousting	Concerts (punk, rap, rock, hip hop)

Hazard Class Chart for Event Liability (non-University Parties)						
1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports	Events	Sports	Events	Sports	Events & Sports
Baton Twirling	Walkathon	Dances; student-sponsored; rated by attendees (no heavy rock)	Lacrosse		Martial Arts (no mixed martial arts)	Demolition Derbies
Bazaars		Farm Markets	Racquetball		Paintball	Demonstrations / Marches
Birthday Parties (no Sweet 16 or Quinceaneras)		Film Shoots	Rowing/Crew		Quidditch	Dragonboat
Block Parties (no street closures, amusement rides or water attractions)		Food Concessions	Sailing		Re-Enactments (battles or tournaments)	Drones
Business Meetings		Fraternal Conventions	Soccer		Rifle/Skeet/Trap	Equestrian (other than show)
Car Washes (fundraising events)		Fun Fairs	Softball		Roller Skating	Events with Armed Security
Choral Competitions		Harvest Festivals (no petting zoos, hayrides or owned amusements)	Squash		Rugby	Exotic Animal Acts/Shows
Church Services and meetings		Health Fairs (including blood drives)	Swimming (no open water, no diving; for Triathlon events, see hazard III)		Skate Boarding	Firework Exhibitions or use of Fireworks (except flashboxes)
Civic Club Meetings		Job Fairs (outdoor)	Table Tennis		Track & Field	Fireworks Stands
Classical Concerts		Livestock Shows	TaeKwonDo		events require certified coaches present during	Go Kart Races or Tracks

Hazard Class Chart for Event Liability (non-University Parties)						
1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports	Events	Sports	Events	Sports	Events & Sports
Conferences - not including political rallies or events		Mobile Home Shows	Ultimate Frisbee			Extreme Skateboarding or Cycling/BMX
Conventions in Buildings - not including political rallies or events		Old Timer Events	Volleyball			Greek Life: ALL <u>National</u> Organization Events
Craft Shows		Outdoor Picnics (no water, pool or lake exposures)	Water Polo			Gun/Knife Shows
Cultural Shows		Outdoor Trade Shows				Hang Gliding / Skydiving
Debutante Balls		Overnight Host Program				Haunted Houses
Debuts		Pageants				Heavy Metal Concerts
Drum & Bugle Corp Shows		Parades (under 500 spectators)				Horse Racing
Educational & Instruction Classes - not including political rallies or events		Photography/ Photo Shoots				Human Hamster Balls
Educational Exhibitions - not including political rallies or events		Quinceaneras				Luge
Evangelistic Meetings		Restaurant Fairs				Mechanical Amusement Devices (including mechanical bulls)
Fashion Shows - including clothing sales		Soap Box Derbies				Monster Truck or Big Foot Competitions

Hazard Class Chart for Event Liability (non-University Parties)						
1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports	Events	Sports	Events	Sports	Events & Sports
Film Showings		Speaking Engagements (public speakers and/or public invited) - not including political rallies or events				Mosh Pits
Flower and Garden Shows		Sweet 16 Birthday Parties				Motor Racing
Graduation Ceremonies		Theatrical/Stage Performances				Motorized Events - NOC
Graduation Parties (adult attendees)		Weddings				Motorsports Events
Home Shows						Mountain Biking or BMX
Job Fairs						Mud Events - ANY
Ladies Clubs						Off Road Events - Bike, ATV
Lectures (Academic or Literary Speakers) - not including political rallies or events						Parachute Jumping
Luncheons						Parasailing
Musicals						Political Conventions, Lectures, Rallies, Speakers
Orchestral performances						Polo-Equestrian
Receptions (other than wedding)						Professional Sports
Retirement Parties						Pyrotechnics (not including use of flashboxes)
Reunions (indoor)						Rap Music Concerts



Hazard Class Chart for Event Liability (non-University Parties)

1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
						Water Walkers
						Weight Lifting
						White Water Rafting
						Windsurfing
						Wrestling
						Youth Outreach
						Zorb Balls