

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. 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.</u> 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-RCO groups: provided by the University of California.</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-RCO groups: provided by the University of California.</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-RCO groups: provided by the University of California.</p>	<p>Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.</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 Competitions (Dog Frisbee, Agility. Note: animal bite exclusion applies)	Baseball	Concerts-Rock (no heavy metal/punk, rap or hip hop)	Boxing	Aircraft/Balloon Events
Antique Shows	Archery	Animal Shows (dog, cat, etc.)	Basketball	Film Shoots	Challenge / Ropes Courses (owned by the University only)	Amusement Parks
Art Shows	Badminton	Automobile Shows	Cross Country Running	Livestock Shows	Cheerleading	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	Soap Box Derbies	Football (contact)	Bubble Soccer
Banquets	Drill Team	Boat Shows (dry dock)	Football (non-contact)	Video Shoots	Gymnastics	Bungee Jumping
Baton Twirling	Golf	Campus Tours	Handball		Ice Hockey	Carnivals - over 5,000 attendees
Birthday Parties (no Sweet 16 or Quinceaneras)	Marching Exhibitions	Comedians (stand-up)	Ice Skating		Inline Hockey	Carnivals - with amusement rides
Block Parties (no street closures, amusement rides or water attractions)	Pom Pom	Consumer Shows	Judo		Jousting	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)
Choral Competitions	Walkathon	Country Music Shows	Lacrosse		Paintball	Demolition Derbies
Church Services and meetings		County Festivals & Fairs	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		Roller Skating	Equestrian
Conventions in Buildings not including political rallies or events		Graduation Parties (adult attendance)	Softball		Rugby	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)		Track & Field	Firework Exhibitions or use of Fireworks (except flashboxes)
Debutante Balls		Lounge Acts (including tribute bands)	Table Tennis		Triathlon (open water events require certified coaches present during events/ practices.)	Fireworks Stands

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Debuts		Outdoor Picnics (no water exposures)	TaeKwonDo			Extreme Skateboarding or Cycling/BMX
Drum & Bugle Corp Shows		Outdoor Trade Shows	Ultimate Frisbee			Go Kart Races or Tracks
Educational & Instruction Classes - not including political rallies or events		Overnight Host Program	Volleyball			Greek Life: ALL <u>National</u> Organization Events
Educational Exhibitions - not including political rallies or events		Pageants	Water Polo			Gun/Knife Shows
Evangelistic Meetings		Parades (under 500 spectators)				Hang Gliding / Skydiving
Fashion Shows - including clothing sales		Quinceaneras				Haunted Houses
Film Showings		Speaking Engagements (public speakers and/or public invited) - not including political rallies or events				Heavy Metal Concerts
Flower and Garden Shows		Sweet 16				Horse Racing
Graduation Ceremonies		Theatrical/Stage Performances				Human Hamster Balls
Home Shows		Weddings				Luge
Job Fairs						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						Mosh Pits
Luncheons						Motor Racing
Musicals						Motorized Events - NOC
Orchestral performances						Motorsports Events
Receptions						Mountain Biking or BMX
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

