



## Bene-Marc Special Event Insurance Services, LLC

### Event Program: Southern California Municipal Athletic Federation

#### Policy Limits, Options and Event Types

Facilities, agencies and organizations often allow individuals and groups to use or rent facilities for such events as birthday parties, festivals, fairs, and many more. Sometimes a claim is filed and the facility owner and/or event organizer may be sued if someone is injured at the event. Regardless of the merit, these claims can be time consuming and very costly.

To help avoid these situations, Southern California Municipal Athletic Federation now offers a Tenant User Liability Program (TULIP), through Bene-Marc Special Event Insurance Services, LLC. The program provides insurance for individuals and groups who host an event.

#### Coverage Benefits and Options

*Refer to policy for full coverage details.*

General Liability Coverage			
Coverage		Limit	
General Aggregate Limit	\$	3,000,000	
Products/Completed Operations Aggregate Limit	\$	2,000,000	
Personal and Advertising Injury Limit	\$	1,000,000	Any one person or organization
Each Occurrence Limit	\$	1,000,000	
Damage To Premises Rented To You Limit – Events eight or more days	\$	300,000	Any one premises
Damage To Premises Rented To You Limit – Events seven or fewer consecutive days	\$	Excluded	Coverage available for additional premium
Medical Expense Limit	\$	5,000	Any one person
Athletic or Sports Participants Bodily Injury	\$	Excluded	
Abuse or Molestation Occurrence Limit	\$	50,000	
Abuse or Molestation Aggregate Limit	\$	100,000	

Additional Coverage Options — Additional Premium and underwriting will apply			
Optional Coverage		Limit	
Third Party Property Damage Limit - Deductible \$1,000	\$	1,000,000	
Liquor Liability Limit	\$	1,000,000	
Vendors, Concessionaires, Exhibitors and Attractions / Performers	\$	-	See general liability coverage limits above.
Excess Accident Medical for Spectators – Deductible \$0	\$	10,000	

#### Types of Events Available Under Program

*Not all event types are listed, contact the program director if your event is not shown.*

Aerobics , Jazzercise Classes or Events	Concerts- Motown	Math Tournament
Amateur Rodeo and Roping Events	Concerts- Soul Music	Meetings
Anniversary Parties	Concerts-Chamber Music	Menorah Lightning
Antique Shows	Concerts-Classical Music-Indoors	Mime
Art Festivals and Shows	Concerts-Funk Music	Mobile Home/ RV Shows
Auctions	Concerts-Holiday Music	Movie Release Party
Auto Shows-Auto Static Only	Concerts-Instrumental	New Years Party (Private/ By Invite Only)
Award Presentations	Concerts-Pop Cover Bands	Old Timer Events
Baby Showers	Consumer Shows	Pageants
Balloon Artists	Conventions- Indoors	Parades- Under 5,000 Spectators
Banquets	Cornfield Mazes	Picnics- No Pools Or Lakes

Baptism	Country & Western Events	Play Reading
Bar Mitzvahs / Bat Mitzvahs	County Festivals and Fairs- No Rides	Plays
Baseball- Amateur	Craft Shows	Poetry Reading
Basketball- Amateur	Dance Competitions	Pool And/ Or Billiards Tournaments
Bazaars	Dance Recital	Professional And Amateur Association
Beauty Pageants	Debutant Balls	Proms
Belly Dancer	Domestic Animal Shows/Events	Fashion Shows
Bicycling- No Racing/Off-road Managed	Easter Egg Hunt	Quinceanera
Bingo Games	Educational Exhibitions	Recital
Birthday Parties	Electronics Conventions	Reunions
Boat Shows (Dry Dock Only)	Festival And Cultural Events	School Band Competitions or Events
Body Building Contests	Film Screenings / Shows	Scouting Jamborees- No Overnight Camping
Book Signing	Fishing Events	Séances
Bowling Tournaments	Flower And Garden Shows	Seminars
Bridal Showers	Funeral Service	Soccer
Business Meeting and Shows	Golf Events- Non Professional	Social Receptions
Business Parties	Grad Night	Softball- Amateur
Camera Shows	Graduations	Speaking Engagements
Card Games	Gymnastic Competitions- Spectators Only	Spectators
Carolers	Holiday Events & Parties / Gift Exchanges	Story Teller
Cartoonist	Home Shows	Talent Shows
Casino and Lounge Shows	Ice Skating Shows	Tap Dancing
Chamber Of Commerce Events	Impersonators	Teleconferences
Charity Benefits, Dance, Auctions, Sales	Impressionist	Telethons
Cheerleading Events(No Pyramids)	Jazz and Jam Concerts	Tennis Tournament
Chess Tournament	Jewelry Maker	Theatrical Stage Performances
Christmas Tree Lighting	Job Fairs	Trade Shows
Church Services Or Meetings	Jugglers (No Pyro)	Trade Shows- Outdoors
Civic Club Meeting	Junior Athletic Games	Union Meetings
Classic Dance Shows	Karate Meets	Vacation Shows
Clowns- No Motorized Vehicles	Lacrosse	Ventriloquist
Comedy Shows	Ladies Club Events	Video Game Contests
Company or Corporate Retreats	Laser Tag (Indoors)	Volleyball-Amateur
Computer Shows	Lectures	Voter Registration
Concerts – 50's, 60's, 70's, or 80's Music	Livestock Shows	Wagon/ Hayrides
Concerts Blues Music	Luncheons	Walking/ Hiking Tour
Concerts- Celtic Music	Magic Shows	Wedding And Wedding Receptions
Concerts- Country Music	Marathons (Walking & Running)	Wine Tasting
Concerts- Folk Music	Mariachi Band	Yodeler

### Excluded Events and Hazards

*Refer to policy for full list of exclusions.*

Aircraft Events; Animal Acts and Shows; Any event with a known attendance prior to the event greater than 5,000 people; Bicycle Rallies, Races and Events; Block Parties/Street Closures/Street Fairs-over 5,000 in attendance; Boat Shows; Bounce Houses; Bungee Jumping; Carnivals With Amusement Devices; Circuses; Concerts - Not Otherwise Classified; Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music; Cycle Events; Evangelistic Meetings with Faith Healing or Similar Activities; Events with Armed Private Security; Events with prior losses; Exotic Animal Shows and Events; Film Production Fireworks Fraternity Events Go Kart Races; Gun and Knife Shows; Halloween - Haunted Houses; Sky Diving; Heads of State Events; Hang Gliding Parasailing Parachuting; Hot Air Balloon Rides/Events; Hypnotist; Inflatables; Instructional Classes - Drives Education, Flying or Health; Laser Tag – Outdoors; Luge; Skateboarding; Trampolines; Marathons / Walkathons over 500 Attendees; Mechanical Amusement Devices Including Mechanical Bulls; Mosh Pits Slam Dancing; Sky coaster; Saddle Animals; Motorized Sporting Events; New Year's Party (Open to public/not by invite only); Nightclub Shows; Overnight Camping and Retreats; Paint Ball; Parachuting; Parasailing; Political Rallies; Professional Sports; Promoters; Pyrotechnics; Raves; Reality TV Shows; Record Signing's in stores; Renaissance Fairs/Festivals; Rodeo and Roping Events – Professional; Roller Coasters/Sky Coasters; Rummage Sales - Other than for Charities; Saddle Animals; Sidewalk Sales; Skate Boarding; Ski Events; Sky Diving; Slam Dancing; Sorority Events; Swap Meets/Flea Markets; Swimming and Pool Facilities; Temporary Grandstands; Tobogganing; Tractor Pulls; Trampolines; Triathlons; Wall Climbing; War Games/Re-enactments; Water Events/Water Slides.



## SCMAF Special Event Insurance EVENT CLASSES AVAILABLE UNDER PROGRAM

\* This insurance does not apply to "bodily injury" or "personal injury" or death of any person while rehearsing or practicing for, participating in, or traveling to and from any contest or exhibition of an athletic, dance or sports nature

### CLASS 1

Anniversary Parties	Electronics Conventions
Antique Shows	Face Painters
Art Festivals And Shows	Fashion Shows
Auctions	Flower And Garden Shows
Auto Shows-Auto Static Only	Fund Raising Dinner
Award Presentations	Funeral Service
Baby Shower	Graduations
Ballet Or Other Classical Dance Shows *	Harvest Festivals-No Farm Implements Or Equipment
Balloon Artists	Holiday Events & Parties / Gift Exchanges
Banquets	Home Shows
Baptism	Jazz And Jam Concerts – Indoors
Bar Mitzvahs/Bat Mitzvahs	Jewelry Maker
Bazaars	Job Fairs Indoors
Beauty Pageants	Ladies Club Events
Belly Dancer *	Lectures
Birthday Parties	Luncheons
Boat Shows (Dry Dock Only)	Meetings - Indoors
Body Building Contests	Mime
Book Signing	Mobile Home Shows
Bridal Showers	Pageants
Business Meetings And Shows	Poet
Business Parties	Poetry Reading
Camera Shows	Professional & Amateur Association Meetings
Card Shows	Puppeteer
Caricature Sketching	Quinceanera
Carolers	Recitals
Cartoonist	Reunions Indoors
Casino Nights	Rv Shows
Chamber Of Commerce Events	Scouting Jamborees – No Overnight Camping
Charity Benefits, Dances, Auctions, Or Sales	Seances
Choirs - Indoor	Seminars
Church Services Or Meetings	Social Receptions – Indoors
Civic Club Meetings	Speaking Engagements
Classic Dance Shows *	Store Openings
Computer Shows	Story Teller
Concerts - Celtic Music	Symphony Concerts
Concerts - Chamber Music	Teleconferences
Concerts - Classical Music - Indoors	Telethons
Concerts - Holiday Music	Trade Shows – Indoors
Concerts - Instrumental	Vacation Shows
Consumer Shows	Ventriloquist
Conventions – Indoors	Voter Registration
Craft Shows	Weddings And Wedding Receptions
Dance Competitions *	Yodeler
Dance Recital *	
Debutant Balls	
Debuts	
Drill Team Exhibitions *	
Educational Exhibitions	

## CLASS 2

Bingo Games  
Card Games - Blackjack  
Card Games - Poker  
Carnivals – School Events with No Mechanical Rides  
Chess Tournament  
Choirs - Outdoor  
Christmas Tree Lighting  
Clowns - No Motorized Vehicles  
Comedians  
Concerts – 50's, 60's, 70's or 80's Music  
Concerts - Blues Music  
Concerts - Classical Music – Outdoors  
Concerts – Country Music  
Concerts - Folk Music  
Concerts - Funk Music  
Concerts - Motown  
Concerts Soul Music  
Dog, Cat, Bird & Other Domestic Animal Shows/Events  
Easter Egg Hunt  
Festival and Cultural Events – Indoors  
Fishing Events \*  
Golf Events - Non Professional \*  
Impersonator - Celebrity or Holiday Character

Impressionist  
Jazz And Jam Concerts – Outdoors  
Job Fairs Outdoors  
Jugglers (No Pyro)  
Magician  
Mariachi Band  
Math Tournament  
Meetings – Outdoors  
Menorah Lightning  
Picnics - No Use of Pools Or Lakes  
Reunions Outdoors  
School Band Competitions Or Events  
Soap Box Derbies  
Social Receptions - Outdoors  
Trade Shows – Outdoors  
Union Meetings  
Video Game Contests

## CLASS 3

Aerobics and Jazzercise Classes or Events \*  
Amateur Rodeo and Roping Events \*  
Baseball - Amateur \*  
Basketball - Amateur \*  
Bicycling - Offroad Only (No racing) \*  
Block Parties/Street Closures/Street Fairs-Under 5,000 Spectators  
Bowling Tournaments \*  
Boxing, Wrestling, Hockey and Football Games - Amateur \*  
Casino and Lounge Shows  
Cheerleading Events/Competitions (no Pyramids) \*  
Comedy Shows  
Company or Corporate Retreats  
Concerts - Pop Cover Bands  
Cornfield Mazes  
Country & Western Events – No Rodeos or Ride  
Country Festivals and Fairs – No Rides  
Festival and Cultural Events – Outdoors  
Film Screenings  
Film Showings  
Golf Tournament - Daytime \*  
Grad Night  
Gymnastic Competitions - Spectators Only \*  
Halloween - Costume Contests  
Hay Rides  
Ice Skating Shows \*  
Junior Athletic Games \*  
Karate Meets \*  
Lacrosse \*  
Laser Tag (Indoors) \*

Livestock Shows  
Magic Show  
Marathons (Walking & Running) Attendees 500 and under \*  
Mobile Homes/Rv Shows - Professionally Managed  
Movie Release Party  
New Years Party (Private/By Invite Only)  
Old Timer Events  
Parades – Under 5,000 Spectators  
Play Readings  
Plays  
Pool And/Or Billiards Tournaments  
Proms  
Rugby \*  
Soccer \*  
Softball - Amateur \*  
Sporting Events – Indoors – Non-Professional \*  
Talent Show (No Rap, Hip Hop, Heavy Metal Shows)  
Tap Dancing \*  
Tennis Tournament \*  
Theatrical Stage Performances  
Track and Field \*  
Volleyball - Amateur \*  
Wagon / Hayrides  
Walking / Hiking Tour \*  
Wine Tasting

## EXCLUDED EVENTS AND HAZARDS

*Not all exclusions are reflected below. Refer to the policy for a full list of excluded events and hazards.*

Aircraft Events  
Bicycle Rallies, Races and Events  
Boat Shows  
Bounce Houses  
Bungee Jumping  
Carnivals With Amusement Devices  
Circuses  
Concerts - Not Otherwise Classified  
Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music  
Cycle Events  
Evangelistic Meetings with Faith Healing or Similar Activities  
Events with Known Attendance Prior to the Event Greater than 5,000 People  
Events with prior losses  
Exotic Animal Shows and Events  
Film Production  
Fireworks / Pyrotechnics  
Fraternity Events  
Go Kart Races  
Gun and Knife Shows  
Halloween - Haunted Houses  
Hang gliding  
Heads of State Events  
Hot Air Balloon Rides / Events  
Hypnotist  
Inflatables  
Instructional Classes - Driver Education, Flying or Health  
Laser Tag - Outdoors  
Luge  
Marathons / Walkathons over 500 Attendees / Triathlons  
Mechanical Amusement Devices Including Mechanical Bulls  
Mosh Pits / Slam Dancing  
Motorized Sporting Events  
New Year's Party (Open to public / not by invite only)  
Nightclub Shows  
Overnight Camping and Retreats  
Paint Ball  
Parachuting / Parasailing  
Political Rallies  
Professional Sports  
Promoters  
Raves  
Reality TV Shows  
Record Signing's in stores  
Renaissance Fairs / Festivals  
Rodeo and Roping Events - Professional  
Roller Coasters / Sky Coasters  
Rummage Sales - Other than for Charities  
Saddle Animals  
Sidewalk Sales  
Skate Boarding  
Ski Events  
Sky Diving  
Sorority Events  
Swap Meets / Flea Markets  
Swimming and Pool Facilities  
Temporary Grandstands  
Tobogganing  
Tractor Pulls  
Trampolines  
Wall Climbing  
War Games / Re-enactments  
Water Events / Water Slides