

WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism that allows the Diocese of La Crosse to extend liability coverage to an individual/organization using parish facilities for a non-parish sponsored event.

WHEN SHOULD SPECIAL EVENTS COVERAGE BE UTILIZED?

Special Events Coverage can be used when a parish or other church institution is allowing an individual/organization to use its facilities for a non-parish sponsored activity. When determining whether or not an activity is parish sponsored, the following questions are helpful.

1. Did the parish have full control or final decision making authority over the function?
2. Did any fees associated with the function flow through parish accounts?
3. If applicable, was the function open to all parish members?
4. Was the purpose of the function to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
5. Was the organizer or leader of the function a parish employee or volunteer?

Generally, if the answer to any of the above questions is “no,” the activity is not parish sponsored meaning that the facility user needs to provide insurance that includes the Diocese of La Crosse and the parish as additional insureds.

When it is determined that an activity is non-parish sponsored, there are two options.

OPTION I

The Facility Usage/Indemnity Agreement (****SEE PARISH FINANCE MANUAL pages Fin.VII.H.2.page 1 and 2**) can be completed by the organization using parish facilities. **This agreement requires \$1,000,000.00 in liability coverage, which must name your parish, Bishop William Callahan and the Diocese of La Crosse as additional insureds.**

OPTION II

Special Events Coverage can be purchased that will cover the individual or organization holding the activity, the parish, and the Diocese of La Crosse.

WHO IS ELIGIBLE FOR SPECIAL EVENTS COVERAGE?

Special Events Coverage is designed for Parishes/Schools of the Diocese of La Crosse and can be extended to individuals and/or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as charity organizations may need the coverage for a pancake breakfast, for example. A for-profit organization such as a local business may, for example, need the coverage in order to hold an employee Christmas party on parish facilities.

WHAT IS COVERED BY SPECIAL EVENTS COVERAGE?

Below is a brief explanation of what is covered by Special Events Coverage along with some items that are excluded. Please note that the actual coverage form must be examined for an exhaustive explanation of what is covered and excluded.

- Most non-parish sponsored activities are covered by Special Events Coverage. Common examples are wedding receptions, family reunions, awards banquets and fundraisers.
- \$1,000,000.00 in liability coverage for bodily injury and property damage is provided for the special event user, parish, and Diocese of La Crosse. Please note that the \$1,000,000.00 limit is shared by the covered parties and is a “per event” coverage.
- Liquor liability coverage is provided.
- **Some types of events are not covered.**
 - Any event lasting longer than 72 hours
 - Fireworks
 - Events involving more than 1,000 people
 - Events where admission is charged unless all proceeds go to charity
 - Events involving amusement devices or trampolines
 - Carnivals
 - Any event organized or run by a professional promoter
 - Sporting events including camps and tournaments
 - Events involving pool or lake activities
 - Events involving recreational vehicles

HOW DO I COMPLETE AND PROCESS THE SPECIAL EVENTS APPLICATION FORM?

The application form should be completed in full and must include the following information:

- 1. Name of Parish or Institution – Please include the name and address of the parish or facility where the event will be held.**
- 2. Lessee information (additional insured) – Please include the name of the individual(s) or organization holding the non-parish sponsored event.**
- 3. Lessee (additional insured) Contact Person – Please indicate the name, address, and telephone number of the person primarily responsible for the activity.**
- 4. Type of Activity – Please provide a brief description of the activity including the date, time, approximate number of participants, whether or not food and/or liquor is being served.**

****NOTE:** If the event is a fundraiser, the exact activities must be listed. For example, auction, dinner, dance, etc.

- 5. Processing the Completed Application – One copy of the application should be given to the lessee and another retained for parish records. The original application must be submitted to St. Ambrose Financial Services, Inc. at least 15 business days prior to the event.**
- 6. At the parishes discretion a fee can be passed on to the lessee. If a fee is charged, the recommended amount is \$95.00. All checks should be made payable to the parish.**

Any questions regarding completion or processing of the application should be directed to St. Ambrose Financial Services, Inc.

ARE THERE RISK MANAGEMENT GUIDELINES TO ASSIST MY PARISH IN ALLOWING OUTSIDE USE OF ITS FACILITIES?

Risk Management Guidelines are available to assist your parish in allowing outside organizations to use your facilities. Information includes but is not limited to, liquor liability control, security, and food handling. Please refer to the *Parish Finance Manual*, pages Fin.VII.I. and Fin.VII.J. If you still have further questions, please contact the Diocesan Claims/Risk Manager at Catholic Mutual Group at (866) 833-3090.

SPECIAL EVENTS VENDOR EVENTS

Catholic Mutual Group has advised of new directives for those Special Events which involve multiple vendors, such as Craft Fairs, etc.

Recently, a special event scenario came up in which a parish was going to allow an outside group/third party special event applicant to have a “One Stop Shopping Event” which consisted of several direct sales companies (vendors such as Discovery Toys, Mary Kay, Arbonne, Creative Memories, Lia Sophia, etc.) participating in the event.

Here are two scenarios:

1. If a Mary Kay representative wanted to host a party at the church, the same standard protocols would be followed as would be if a family wanted to host a birthday party. One party is taking responsibility for the rental.
2. If a special events applicant wants to contract to have several independent companies come in (say direct sales companies), Catholic Mutual Group would process using the applicant as the primary risk taker and then offer a vendor endorsement to each vendor if they do not have insurance – a \$50 fee per vendor would apply.

For example: Discovery Toys applies to have a “One Stop Shop Event” and 10 vendors are participating. The charge would total \$595 (\$95 for the applicant and \$50 for each of the 10 vendors).