

Hazard Class Chart for Student Groups' Event Liability Insurance

Event Liability Insurance - Revised November 2025

Any events of **POLITICAL NATURE** including the following event types are excluded.

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| <ul style="list-style-type: none"> * Meetings * Educational Exhibits * Heads of State Events * Lectures | <ul style="list-style-type: none"> * Conferences not including Rallies or Events * Education and Instruction Classes * Speaking Engagements
(no conference, no public speakers, no public) |
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EXCLUSIONS

Aircraft/Airport/Balloon Events	Greek Organization Events	Parasailing
Amusement Parks/Devices	Grass Skiing	Political Events/Rallies (any)
Animals	Hang Gliding/Skydiving	Professional Sports
ATV Off Road Events	Haunted Houses	Rave Parties
Balloon Rides	Horse Racing (participants)	Rodeo & Roping Events
Base Jumping	Inverted Arial Maneuvers	Roller/Sky Coaster/Sky Jumps
Bungee Jumping	Monster Truck or Big Foot	Saddle Animals
Concerts (Punk, Hard Rock, Heavy Metal, Hip Hop, Rap, Techno)	Competitions	Sailboat
Demolition Derbies	Mosh Pits	Slam Dancing
Demonstrations/Marches	Motorized Vehicles/Motorcycles/ Watercraft/Power Boat	Snowmobiles
Extreme Skateboarding, Cycling or BMX	Motorsports Events	Snow Sled
Fireworks/Explosives/Pyrotechnics	Motor Racing	Skateboarding
Go Kart Races or Tracks	Objects Propelled	Tractor Pulls
	Parachute Jumping	Trampoline

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LOW RISK / MEDIUM RISK / HIGH RISK		
EVENTS	SPORTS-PARTICIPANTS	RESTRICTED SPORTS & EVENTS
<p>*Non-Sport Events: No General Waiver Required. -EXCEPTION: for non-sports oriented Student Groups, participant waivers will be required for any sporting event they sponsor; see list below. EXAMPLE: Chess club sponsors a basketball game.</p> <p>*NO Accident Medical Insurance Required for attendees of non-sports events or for spectators at sporting events.</p>	<p>*Participant Waiver Required for ALL player participants including minors per sports season.</p> <p>*Accident Medical is required for each player participant per sports season.</p> <p>-If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</p>	<p>Requires Underwriter Approval.</p> <p>*Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.</p>

1. LOW RISK	1. LOW RISK	1. LOW RISK
EVENTS	SPORTS-PARTICIPANTS	SPORTS - SPECTATORS ONLY
Regular Membership Meetings Breakfast/Bufets/Luncheons/ Dinners for Members/Guests Dances for Members and their Guests Educational Events for Members and Students Film or Movie Screenings for Members and Students Fundraising including Raffle Ticket Sales, Car Washes, Food Sales Lectures for Members and other Students	Archery Badminton Baton Twirling Bowling Cricket Darts Drill Team Fishing Events Golf Pom Pom Sailing Table Tennis Tennis	Body Building Events Cheerleading Competitions/Shows Dance Recitals Drill Team Exhibitions Fishing Events Gymnastics Events

EXCLUSIONS (SEE FIRST PAGE)

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2. MEDIUM RISK		2. MEDIUM RISK
EVENTS		SPORTS-PARTICIPANTS
Amateur Club Meetings (no road or show exposures)	Flower Shows	Baseball
Anniversaries	Food Concessions	Basketball
Antique Shows	Garden Shows	Bicycle Events (excluding off road events)
Art Festivals	Graduations	Dance
Auctions	Harvest Festivals	Dodgeball
Award Presentations	(no petting zoos, hayrides, amusements or equipment)	Field Hockey
Banquets	Home Shows	Football (non-contact)
Bar or Bat Mitzvahs	Job Fairs (Indoor & Outdoor)	Handball
Bazaars	Lectures (Off Campus)	Ice Skating
Beauty Pageants	Luncheons	Judo
Bingo	Mobile Home Shows	Lacrosse
Birthday Parties (Not Sweet 16 or Quinceaneras)	Old Timer Events	Marathons
Boat Shows (no water exposure)	Orchestral Performances	Racquetball
Business Meetings	Picnics (no pool/lake exposures)	Rowing
Business Shows (not conventions)	Quinceaneras	Soccer
Campus Tours (not overnight)	Restaurant Fairs	Softball
Car Shows (Inside)	Retirement Parties	Squash
Church Services and Meetings	Reunions (indoor & Outdoor)	Swimming
Civic Club Meetings	RV Shows	Track & Field (no triathlon or ironman events)
Conferences	School Band Presentations	Ultimate Frisbee
Concerts (Oldies, Country Western)	Scout Meetings & Jamborees (no camping)	Volleyball
Conventions	Seances	Walkathons
Craft shows	Speaking Engagements (not conferences)	2. MEDIUM RISK
Debutante Balls	Sweet 16 Birthday Parties	SPORTS - SPECTATORS ONLY
Debuts	Symphony Performances	Aerobics
Drum & Bugle Corp Shows	Symposiums	Billiard Shows
Educational & Instruction Classes	Teleconferences	Bowling Tournaments
Educational Exhibitions	Telethons	Golf Events
Evangelistic Meetings	Theatrical Performances	Jazzercise
Fashion Shows (including clothing sales)	Trade Shows (Indoor & Outdoor)	Marathons
	Union Meetings	Soap Box Derbies
	Vacation Shows	
	Voter Registration	
	Weddings	

EXCLUSIONS (SEE FIRST PAGE)

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3. HIGH RISK	3. HIGH RISK	3. HIGH RISK
EVENTS	SPORTS-PARTICIPANTS	SPORTS - SPECTATORS ONLY
Arcades (No Amusement Rides)	Aerobics	Baseball
Car Shows (Outside) (no on road exposures)	Amateur Boxing	Basketball
Catering	Amateur Wrestling	Bicycle Rallies
Cinemas (Indoor)	Cheerleading	Equestrian Events
Concerts - Rock (No punk/ heavy metal/rap or hip hop)	Diving	Handball or Raquet Ball Events
Filming	Football (Youth Contact)	Ice Skating Shows
Livestock Shows	Gymnastics	Junior Athletic Games
Parades	Ice Hockey	Karate Meets
Photography/Photoshoots	In Line Hockey	Martial Arts Shows
Proms	Jazzercise	Polo Meets
	Rifle - Skeet/Trap Shooting	Race Track Events (Horse & Dog)
	Rugby	Rugby Matches
	Seim Meets	Skateboarding Events
	Triathlons (open water swimming requires certified coaches for training practices and events)	Skiing Events
	Water Polo	Softball
		Tennis Volleyball Events

4. Restricted Sports & Events (underwriter review required)

Bouldering	Mechanical Amusement Devices (includes mechanical bulls)	Swimming (open water)
Bubble Soccer	Mountain Biking	Trampoline Events
Campus Tours (overnight)	Mud Events (any)	Wakeboarding
Carnivals - over 5,000 attendees	Off Road Events - Bike	Wall/Free Climbing
Carnivals - with amusement rides	Rock Climbing (outdoors)	Water Slides
Concerts (punk, hard rock, heavy metal & hip hop -NO rap)	Ropes Courses	White Water Rafting
Cycling (BMX or Extreme)	Skiing	Windsurfing
Dragonboat	Skiing Competitions	Youth Outreach
Drones	(other than cross country)	Water Skiing
Events with Armed Security	Speed Skating	water Walkers
Exotic Animal Acts/Shows	Surfing	Weight Lifting
Human Hampster Balls	Survivalist Games	Wrestling
		Zorb Balls

EXCLUSIONS (SEE FIRST PAGE)