

**Hazard Class Chart for Third Party/External Renters (TULIP)**  
**Event Liability Insurance - Revised May 2025**

# EXCLUSIONS

|   |   |                              |
|---|---|------------------------------|
| Aircraft (any)/Hot Air Balloon/Parachute          | Go Kart Races or Tracks                   | Object Propelled             |
| Airport   | Grass Skiing                              | Parachute Jumping            |
| Amusement Device/Parks                            | Gun/Knife Show                            | Professional Sports          |
| ATV Off Road Events                               | Hang Gliding/Skydiving                    | Power Boat                   |
| Balloon Rides                                     | Haunted Houses                            | Pyrotechnics                 |
| Base Jumping                                      | Horse Racing (participants)               | Rave Parties                 |
| Bungee Jumping                                    | Hot Air Balloon                           | Rodeo & Roping Events        |
| Concerts ( Heavy Metal, Rap, Hip-Hop, and Techno) | Inverted Aerial Maneuver                  | Roller/Sky Coaster/Sky Jumps |
| Demolition Derbies                                | Leased/Loaned/Rented Recreational Vehicle | Saddle Animal                |
| Demonstrations/Marches                            | Monster Truck or Big Foot Competitions    | Sailboat                     |
| Drones  | Mosh Pits                                 | Slam Dancing                 |
| Extreme Skateboarding, Cycling or BMX             | Motorized Events - NOC                    | Snowmobile                   |
| Firework Stands                                   | Motorsports Events                        | Snow Sled                    |
| Firework Exhibitions or use of Fireworks          | Motorized Vehicle(s)                      | Skateboarding                |
|   | Motorcycle/Motor Racing                   | Tractor Pulls                |
|   |   | Trampoline                   |
|   |   | Watercraft                   |

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

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

## INSURANCE POLICY WAIVER & ACCIDENT MEDICAL PROTOCOLS (ALL RISK CLASSES)

| NON-SPORTS EVENTS  | SPORTS-PARTICIPANTS   | RESTRICTED SPORTS & EVENTS  |
|--|---|---|
| <p><b>*Non-Sport Events:</b><br/>No General Waiver Required.</p> <p><b>*NO Participant Waiver Required for events unless a minor</b></p> | <p><b>*Participant Waiver Required for ALL player participants including minors per sports season.</b></p> <p><b>*Accident Medical is required for each player participant per sports season.</b></p> | <p><b>Requires Underwriter Approval.</b></p> <p><b>*Waivers &amp; Accident Medical Provisions to be specified by the Underwriter, if event is approved.</b></p> |

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| 1. LOW RISK  |  | 1. LOW RISK         |
|--|--|---------------------|
| NON-SPORTS EVENTS  |  | SPORTS-PARTICIPANTS |
| Amateur Club Meetings<br>(no road/show exposures)  | Flower Shows   | Archery             |
| Anniversaries  | Garden Shows   | Badminton           |
| Antique Shows  | Graduations  | Baton Twirling      |
| Art Festivals  | Harvest Festivals                                    | Bowling             |
| Association Meetings   | (no petting zoos, hayrides,<br>amusements or equip.) | Cricket             |
| Auctions   | Home Shows   | Darts               |
| Award Presentations  | Job Fairs - indoor                                   | Drill Team          |
| Band Competitions  | Lectures - no political                              | Fishing Events      |
| Banquets   | Luncheons  | Golf                |
| Bar Mitzvahs   | Orchestral Performances                              | Pom Pom             |
| Bat Mitzvahs   | Receptions   | Sailing             |
| Bazaars  | Retirement Parties                                   | Table Tennis        |
| Beauty Pageants  | Reunions - indoor                                    | Tennis              |
| Birthday Parties<br>(no sweet 16 or Quinceaneras)  | Scout Meetings & Jamborees<br>(no camping)           |                     |
| Business Meetings  | Seances  |                     |
| Business Shows<br>(not conventions)  | Seminars   |                     |
| Church Services & Meetings   | Speaking Engagements<br>(no conferences/political)   |                     |
| Civic Club Meetings  | Symphony Performances                                |                     |
| Classical Concerts   | Teleconferences                                      |                     |
| Conferences - No political   | Telethons  |                     |
| Conventions in Buildings   | Theatrical Performances                              |                     |
| Craft Shows  | Trade Shows - indoor                                 |                     |
| Cultural Shows   | Vacation Shows                                       |                     |
| Debutante Balls  | Voter Registration                                   |                     |
| Debuts   | Weddings   |                     |
| Drum/Bugle Corp Shows  |  |                     |
| Education/Instruction Classes<br>& Educational Exhibitions<br>not including political rallies<br>or events |  |                     |
| Fashion Shows<br>(including clothing sales)  |  |                     |

**1. LOW RISK**

**SPORTS - SPECTATORS ONLY**

|                                 |
|---------------------------------|
| Body Building Events            |
| Cheerleading Competitions/Shows |
| Dance Recitals                  |
| Drill Team Exhibitions          |
| Fishing Events                  |
| Gymnastic Events                |

**EXCLUSIONS (SEE FIRST PAGE)**

**Hazard Class Chart for Third Party/External Renters (TULIP)**  
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| 2. MEDIUM RISK                                       | 2. MEDIUM RISK                                    |
|--|---|
| NON-SPORTS EVENTS                                    | SPORTS-PARTICIPANTS                               |
| Animal Shows (Dog, Cat, Etc.)                        | Baseball  |
| Bingo  | Basketball  |
| Boat Shows (no water)                                | Bicycle Events (no off road)                      |
| Campus Tours   | Dance   |
| Car Shows - inside                                   | Dodgeball   |
| Comedians (stand-up)                                 | Field Hockey                                      |
| Concerts - oldies, Country Western                   | Football - non contact                            |
| Conventions  | Handball  |
| Dances (no heavy rock)                               | Ice Skating                                       |
| Student Sponsored Dance<br>(rated by # of attendees) | Judo  |
| Evangelistic Meetings                                | Lacrosse  |
| Food Concessions                                     | Marathons   |
| Health Fairs   | Racquetball                                       |
| Job Fairs - outdoor                                  | Rowing  |
| Mobile Home Shows                                    | Soccer  |
| Old Timer Events                                     | Softball  |
| Picnics - no pool/lake                               | Squash  |
| Quinceaneras   | Swimming - (no open water/diving)                 |
| Restaurant Fairs                                     | Track & Field (no triathlon or<br>Ironman events) |
| Reunions - outdoor                                   | Walkathons  |
| RV Shows   | Ultimate Frisbee                                  |
| School Band Presentations                            | Volleyball  |
| Sweet 16 Birthday Parties                            |   |
| Symposiums   | <b>2. MEDIUM RISK</b>                             |
| Trade Shows - outdoor                                | <b>SPORTS - SPECTATORS ONLY</b>                   |
| Union Meetings                                       | Aerobics  |
|  | Billiard Shows                                    |
|  | Bowling Tournaments                               |
|  | Golf Events                                       |
|  | Jazzercise  |
|  | Marathons   |
|  | Soap Box Derbies                                  |

**EXCLUSIONS (SEE FIRST PAGE)**

**Hazard Class Chart for Third Party/External Renters (TULIP)  
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| 3. MODERATE RISK  | 3. MODERATE RISK   | 3. MODERATE RISK              |
|---|--|-------------------------------|
| NON-SPORTS EVENTS   | SPORTS-PARTICIPANTS  | SPORTS - SPECTATORS ONLY      |
| Arcades<br>(no amusement rides)                             | Aerobics   | Baseball                      |
| Car Shows<br>(outside, no road exposure)                    | Amateur Boxing   | Basketball                    |
| Catering  | Amateur Wrestling  | Bicycle Rallies               |
| Cinemas - indoor  | Cheerleading   | Handball/Racquet Ball Events  |
| Concerts - Rock<br>(no punk/heavy metal, rap<br>or hip-hop) | Diving   | Ice Skating Shows             |
| Filming/Photography/Photoshoots                             | Football (youth contact)   | Junior Athletic Games         |
| Livestock Shows   | Gymnastics   | Karate Meets                  |
| Parades   | Ice Hockey   | Martial Arts Shows            |
| Proms   | In Line Hockey   | Polo Meets                    |
|   | Jazzercise   | Race Track Events (horse/dog) |
|   | Rifle - Skeet/Trap Shooting  | Rugby Matches                 |
|   | Rugby  | Skateboarding Events          |
|   | Swim Meets   | Skiing Events                 |
|   | Triathlons   | Softball                      |
|   | (open water swimming requires<br>certified coach for training,<br>practice and events) | Tennis                        |
|   | Water Polo   | Volleyball Events             |

**4. Restricted Sports & Events (underwriting review required)**

|   |  |                                     |
|---|--|-------------------------------------|
| Bicycle Racing<br>(race or off -road)                       | Mud Events (any)                             | Swimming (open water, participants) |
| Bubble Soccer   | Race Tracks (horse/dog)<br>(spectators only) | Wakeboarding                        |
| Carnivals<br>(over 5,000 attendees)                         | Rock Climbing (outdoors)                     | Wall/Free Climbing                  |
| Carnivals (with amusement rides)                            | Ropes Courses                                | Water Slides                        |
| Cheerleading (participants)                                 | Rugby (participants)                         | White Water Rafting                 |
| Dragonboat  | Skiing (participants)                        | Windsurfing                         |
| Events with Armed Security                                  | Skiing Competitions (participants)           | Youth Outreach                      |
| Exotic Animal Acts/Shows                                    | (other then cross country)                   | Water Skiing                        |
| Human Hampster Balls  | Speed Skating (participants)                 | Water Walkers                       |
| Mechanical Amusement Devices<br>(includes mechanical bulls) | Surfing (participants)                       | Weight Lifting                      |
|   | Survivalist Games                            | Wrestling                           |
|   |  | Zorb Balls                          |

**EXCLUSIONS (SEE FIRST PAGE)**