

Hazard Class Chart for Student Groups - Event Liability Insurance - Revised June 2023

EXCLUSIONS (SEE LAST PAGE BELOW)

1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events - Underwriting Referral
Events	Sports - Participants	Events	Sports - Participants	Events	Sports - Participants	Events & Sports
<p>Non-Sports 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>Participant Waiver Required for ALL player participants including minors per sports season.</p>	<p>Non-Sports 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>Participant Waiver Required for ALL player participants including minors per sports season.</p>	<p>Non-Sports 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>Participant Waiver Required for ALL player participants including minors per sports season.</p>	<p>Requires Underwriter approval. Applicant must complete and submit a paper application.</p>
<p>NO Accident Medical Insurance Required for attendees of non-sports events or for spectators at sporting events.</p>	<p>Accident Medical is required for each player participant per sports season. If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</p>	<p>NO Accident Medical Insurance Required for attendees of non-sports events or for spectators at sporting events.</p>	<p>Accident Medical is required for each player participant per sports season. If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</p>	<p>NO Accident Medical Insurance Required for attendees of non-sports events or for spectators at sporting events.</p>	<p>Accident Medical is required for each player participant per sports season. If Accident Medical is not provided by your University, it must be purchased for all Sporting Events with Participant Coverage.</p>	<p>Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.</p>

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Regular Membership Meetings	Archery	Amateur club Meetings (no road or show exposures)	Baseball	Arcades - No Amusement Rides	Aerobics	Bouldering
Breakfasts/Bufkets/Luncheons/Dinners for Members/Guests	Badminton	Anniversaries	Basketball	Car Shows - Outside - No on Road Exposures	Amateur Boxing	Bubble Soccer
Dances for Members and their Guests	Baton Twirling	Antique Shows	Bicycle Events (excluding off road events)	Catering	Amateur Wrestling	Campus Tours - overnight
Educational Events for Members and Students	Bowling	Art Festivals	Dance	Cinemas - Indoor	Cheerleading	Carnivals - over 5,000 attendees
Film or Movie Screenings for Members and Students	Cricket	Auctions	Dodgeball	Concerts - Rock - no punk /heavy metal , rap or hip hop	Diving	Carnivals - with amusement rides
Fundraising including Raffle Ticket Sales, Car Washes, Food Sales	Darts	Award Presentations	Field Hockey	Filming	Football - youth contact	Concerts [punk, hard rock, heavy metal & hip hop (no rap)]
Lectures for Members and Other Students	Drill Team	Banquets	Football - non contact	Livestock Shows	Gymnastics	Cycling (BMX or Extreme)
	Fishing Events	Bar Mitzvahs	Handball	Parades	Ice Hockey	Demonstrations / Marches
	Golf	Bat Mitzvahs	Ice Skating	Photography/ Photoshoots	In Line Hockey	Dragonboat
	Pom Pom	Bazaars	Judo	Proms	Jazzercise	Drones
	Sailing	Beauty Pageants	Lacrosse		Rifle - Skeet/Trap Shooting	Events with Armed Security
	Table Tennis	Bingo	Marathons		Rugby	Exotic Animal Acts/Shows

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	Tennis	Birthday Parties (not Sweet 16 or Quinceanera)	Racquetball		Swim Meets	Human Hamster Balls
	Sports - Spectators Only	Boat Shows (no water exposure)	Rowing		Triathlons - open water swimming requires certified coaches for training practices and events	Mechanical Amusement Devices (includes mechanical bulls)
	Body Building Events	Business Meetings	Soccer		Water polo	Mountain Biking
	Cheerleading Competitions/Shows	Business Shows (not conventions)	Softball		Sports - Spectators Only	Mud Events - ANY
	Dance Recitals	Campus Tours (not overnight)	Squash		Baseball	Off Road Events - Bike
	Drill Team Exhibitions	Car Shows - Inside	Swimming		Basketball	Rock Climbing (outdoors)
	Fishing Events	Church Services and Meetings	Track and Field - no Triathlon or Ironman events		Bicycle Rallies	Ropes Courses
	Gymnastics Events	Civic Club Meetings	Ultimate Frisbee		Equestrian Events	Skiing
		Conferences - not including political rallies or events	Volleyball		Handball or Racquet Ball Events	Skiing Competitions (other than Cross Country)
		Concerts - Oldies, Country Western	Walkathons		Ice Skating Shows	Speed Skating
		Conventions			Junior Athletic Games	Surfing
		Craft Shows			Karate Meets	Survivalist Games
		Debutante Balls	Aerobics		Martial Arts Shows	Swimming-open water
		Debuts	Billiard Shows		Polo Meets	Trampoline Events
		Drum & Bugle Corp Shows	Bowling Tournaments		Race Track Events - Horse & Dog	Wakeboarding

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		Educational and Instruction Classes - not including political rallies or events	Golf Events		Rugby Matches	Wall / Free Climbing
		Educational Exhibitions - not including political rallies or events	Jazzercise		Skateboarding Events	Water Slides
		Evangelistic Meetings	Marathons		Skiing Events	White Water Rafting
		Fashion Shows - including clothing sales	Soap Box Derbies		Softball	Windsurfing
		Flower Shows			Tennis	Youth Outreach
		Food Concessions			Volleyball Events	Water Skiing
		Garden Shows				Water Walkers
		Graduations				Weight Lifting
		Harvest Festivals (no petting zoos, hayrides, amusements or equipment)				Wrestling
		Home Shows				Zorb Balls
		Job Fairs - Indoor				
		Job Fairs - Outdoor				
		Lectures - off campus - not including political rallies or events				
		Luncheons				
		Mobile Home Shows				
		Old Timer Events				
		Orchestral Performances				
		Picnics - no pool of lake exposures				

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		Quinceaneras				
		Restaurant Fairs				
		Retirement Parties				
		Reunions - Indoor				
		Reunions - Outdoor				
		RV Shows				
		School Band Presentations				
		Scout Meetings and Jamborees (no camping)				
		Seances				
		Speaking Engagements (not conferences) - not including political rallies or events				
		Sweet 16 Birthday Parties				
		Symphony Performances				
		Symposiums				
		Teleconferences				
		Telethons				
		Theatrical Performances				
		Trade Shows - Indoor				
		Trade Shows - Outdoor				
		Union Meetings				
		Vacation Shows				
		Voter Registration				
		Weddings				

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EXCLUSIONS

Aircraft/ Balloon Events	Bungee Jumping	Go Kart Races or Tracks	Mosh Pits	Parasailing	Rodeo & Roping Events	Skateboarding
Amusement Parks	Concerts (Rap or Hip-Hop)	Hang Gliding / Skydiving	Motorized Events-NOC	Political Events/ Rallies (any)	Roller/Sky Coasters/Sky Jumps	
ATV Off Road Events	Demolition Derbies	Haunted Houses	Motorsports Events	Professional Sports	Slam Dancing	
Balloon Rides	Fireworks Stands	Horse Racing (participants)	Motor Racing	Pyrotechnics (not including flashboxes)	Snowmobiles	
Base Jumping	Firework Exhibitions or use of Fireworks (except flashboxes)	Monster Truck or Big Foot Competitions	Parachute Jumping	Rave Parties	Tractor Pulls	