

Hazard Class Chart for Third Party/External Renters (TULIP) Event Liability Insurance - Revised August 2023

EXCLUSIONS (SEE LAST PAGE BELOW)

1. Low Risk		2. Medium Risk		3. High Risk		4. Restricted Sports & Events
Events	Sports - Participants	Events	Sports - Participants	Events	Sports - Participants	Events & Sports
Non-Sports Events: No General Waiver Required.	Participant Waiver Required for ALL player participants including minors per sports season.	Non-Sports Events: No General Waiver Required.	Participant Waiver Required for ALL player participants including minors per sports season.	Non-Sports Events: No General Waiver Required.	Participant Waiver Required for ALL player participants including minors per sports season.	Requires Underwriter approval. Applicant must complete and submit a paper application.
NO Participant Waiver Required for event unless a minor	Accident Medical is required for each player participant per sports season.	NO Participant Waiver Required for event unless a minor	Accident Medical is required for each player participant per sports season.	NO Participant Waiver Required for event unless a minor	Accident Medical is required for each player participant per sports season.	Waivers & Accident Medical Provisions to be specified by the Underwriter, if event is approved.

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Amateur Club Meetings (no road or show exposures)	Archery	Animal Shows (Dog, Cat, etc.)	Baseball	Arcades - No Amusement Rides	Aerobics	Bicycle Racing (race or off-road)
Anniversaries	Badminton	Bingo	Basketball	Car Shows - Outside - No on Road Exposures	Amateur Boxing	Bubble Soccer
Antique Shows	Baton Twirling	Boat Shows (no water exposure)	Bicycle Events (excluding off road events)	Catering	Amateur Wrestling	Carnivals - over 5,000 attendees
Art festivals	Bowling	Campus Tours	Dance	Cinemas - Indoor	Cheerleading	Carnivals - with amusement rides
Association Meetings	Cricket	Car shows - inside	Dodgeball (acc/med) not required)	Concerts - Rock - no punk /heavy metal , rap or hip hop	Diving	Cheerleading (participants)
Auctions	Darts	Comedians (Stand-up)	Field Hockey	Filming	Football - youth contact	Concerts (hard rock, heavy metal, or punk only)
Award Presentations	Drill Team	Concerts - oldies, Country Western	Football - non contact	Livestock Shows	Gymnastics	Dragonboat
Band Competitions	Fishing Events	Conventions	Handball	Parades	Ice Hockey	Drones
Banquets	Golf	Dances (no heavy rock); student sponsored dance - rated by attendees	Ice Skating	Photography/ Photoshoots	In Line Hockey	Events with Armed Security
Bar Mitzvahs	Pom Pom	Evangelistic Meetings	Judo	Proms	Jazzercise	Exotic Animal Acts/Shows
Bat Mitzvahs	Sailing	Food Concessions	Lacrosse		Rifle - Skeet/Trap Shooting	Gun/Knife Shows
Bazaars	Table Tennis	Health Fairs	Marathons		Rugby	Human Hamster Balls
Beauty Pageants	Tennis	Job Fairs - outdoor	Racquetball		Swim Meets	Mechanical Amusement Devices (includes mechanical bulls)

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Birthday Parties (no Sweet 16 or Quinceaneras)	Body Building Events	Mobile Home Shows	Rowing		Triathlons - open water swimming requires certified coaches for training practices and events	Mud Events - ANY
Business Meetings	Cheerleading Competitions/Shows	Old Timer Events	Soccer		Water polo	Race Tracks- Horse & Dog (spectators only)
Business Shows (not conventions)	Dance Recitals	Picnics - no pool or lake exposure	Softball		Sports - Spectators Only	Rock Climbing (outdoors)
Church Services and Meetings	Drill Team Exhibitions	Quinceaneras	Squash		Baseball	Ropes Courses
Civic Club Meetings	Fishing Events	Restaurant Fairs	Swimming (no open water, no diving - for Triathlon see Hazard III)		Basketball	Rugby
Classical Concerts	Gymnastics Events	Reunions - outdoor	Track and Field - no Triathlon or Ironman events		Bicycle Rallies	Skiing
Conferences - Not Including Political Rallies or Events		RV Shows	Ultimate Frisbee		Equestrian Events	Skiing Competitions (other than Cross Country)
Conventions in Buildings		School Band presentations	Volleyball		Handball or Racquet Ball Events	Speed Skating
Craft Shows		Sweet 16 Birthday parties	Walkathon (Accident Medical not required)		Ice Skating Shows	Surfing
Cultural Shows		Symposiums	Sports - Spectators Only		Junior Athletic Games	Survivalist Games
Debutante Balls		Trade Shows - outdoor	Aerobics		Karate Meets	Swimming-open water
Debuts		Union Meetings	Billiard Shows		Martial Arts Shows	Trampoline Events

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Drum/Bugle Corp Shows			Bowling Tournaments		Polo Meets	Wakeboarding
Education and Instruction Classes - Not Including Political Rallies or Events			Golf Events		Race Track Events - Horse & Dog	Wall / Free Climbing
Educational Exhibitions - Not Including Political Rallies or Events			Jazzercise		Rugby Matches	Water Slides
Fashion Shows - including clothing sales			Marathons		Skateboarding Events	White Water Rafting
Flower Shows			Soap Box Derbies		Skiing Events	Windsurfing
Garden Shows					Softball	Youth Outreach
Graduations					Tennis	Water Skiing
Harvest Festivals (no petting zoos, hayrides, amusements or equip.)					Volleyball Events	Water Walkers
Home Shows						Weight Lifting
Job Fairs -indoor						Wrestling
Lectures - Not Including Political Rallies or Events						Zorb Balls
Luncheons						

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Orchestral performances						
Receptions						
Retirement Parties						
Reunions (indoor)						
Scout meetings and jamborees (no camping)						
Seances						
Seminars						
Speaking Engagements (not conferences, no public speakers, no public) - Not Including Political Rallies or Events						
Symphony Performances						
Teleconferences						
Telethons						
Theatrical/Stage Performances						
Trade Shows (indoor)						
Vacation Shows						
Voter Registration						

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Weddings						

EXCLUSIONS

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