

Hazard Class Chart for Student Groups' Event Liability Insurance
Revised April 2025

EXCLUSIONS

Aircraft/Hot Air Balloon	Haunted Attractions	Rodeo
Airport	Leased/Loaned/Rented	Sailboat
Amusement Device	Recreational Vehicle	Saddle Animal
Animals	Motorized Vehicle	Snowmobile
Bungee	Motorcycle	Snow Sled
Day Care Operations	Political Rallies or Events	Swap Meets
Farmers and/or Flea Markets	Object Propelled	Trampoline
Grass Skiing	Power Boat	Unmanned Aircraft
Gun Shows	Pyrotechnics/Fireworks	Watercraft
Inverted Aerial Maneuver	Rap/Hip-Hop Concerts	

LOW RISK / MEDIUM RISK / HIGH RISK

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

Hazard Class Chart for Student Groups' Event Liability Insurance

Revised April 2025

EXCLUSIONS (SEE FIRST PAGE)

1. LOW RISK		1. LOW RISK
EVENTS		SPORTS-PARTICIPANTS
Amateur Club Meetings (No road or show exposures)	Flower Shows	Archery
Antique Shows	Garden Shows	Badminton Matches
Art Festivals	Graduations	Baton Twirling
Art Shows	Harvest Falls (NO equipment)	Bowling (Lawn & Alley)
Auctions & Sales	Home Shows	Cricket
Award Presentations	Job Fairs (Indoor)	Darts
Banquets	Lectures	Drill Team
Bazaars	Luncheons	Fishing Events
Beauty Pagents	Meetings (Indoor)	Golf
Business Meetings	Performances	Pom Pom
Business Shows (Not conventions)	Reunions (Indoor)	Sailing
Celebrations (Birthdays/Anniv.)	Scout meetings and jamborees (no overnight camping)	Table Tennis
Charity Benefits	Seances	Tennis
Church Services and Meetings	Seminars	
Civic Club & Group Meetings	Speaking Engagements (no political events/rallies)	
Consumer Shows	Teleconferences	
Conventions in Buildings	Telethons	
Craft Shows	Trade Shows (Indoor)	
Debutante Balls	Vacation Shows	
Debuts	Voter Registration	
Educational Exhibits	Weddings & Other	
Electronic Conventions	Social Receptions	
Fashion Shows - Including clothing sales		

1. LOW RISK

SPORTS - SPECTATORS ONLY

Body Building Contests
Drill Team Exhibitions
Fishing Events
Gymnastics Events

Hazard Class Chart for Student Groups' Event Liability Insurance

Revised April 2025

EXCLUSIONS (SEE FIRST PAGE)

2. MEDIUM RISK	2. MEDIUM RISK	2. MEDIUM RISK
EVENTS	SPORTS-PARTICIPANTS	SPORTS - SPECTATORS ONLY
Bingo Games	Baseball	Clubs & Organizations
Boat Shows (no water exposure)	Basketball	Old Timer Events
Casinos	Bicycle Events	Soap Box Derbies
Clubs & Organizations	*excluding off road events	
Evangelistic Meetings	Dance	
Food Concessions	Field Hockey	
Job Fairs (Outdoors)	Football (Non-contact only)	
Meetings (Outdoor)	Handball	
Mobile Home Shows	Ice Skating	
Museums/Aquariums	Judo	
Old Timer Events	Lacrosse	
Organized Sightseeing	Marathons	
Outings	Racquetball	
Picnic Grounds	Rowing	
(without pools or lakes)	Soccer	
Restaurants	Softball	
Reunions (Outdoor)	Squash	
Rummage Sales	Swimming	
(excluding products)	Track & Field	
RV Shows	Ultimate Frisbee	
School Band Programs	Volleyball	
(non-traveling)		
Sidewalk Sales		
(excluding products)		
Trade Shows -Outdoor		
Union Meetings		

Hazard Class Chart for Student Groups' Event Liability Insurance

Revised April 2025

EXCLUSIONS (SEE FIRST PAGE)

3. MODERATE RISK	3. MODERATE RISK	3. MODERATE RISK
EVENTS	SPORTS-PARTICIPANTS	SPORTS - SPECTATORS ONLY
Arcades Bars & Taverns Catering Cinemas (Indoor) Country Western Events Country Clubs Cultural Events & Celebrations (Outdoor) Dance Schools Drive-in Movies Family Fun Centers Festivals Heads of State Events Kiddielands (No Rides) Livestock Shows Parades Proms State & County Festivals/Fairs (excluding mechanical rides)	Aerobic and Jazzercise Classes Diving Gymnastics Triathlons	Aerobics or Jazzercise Classes Baseball Basketball Bicycle Rallies (Race or off-road riding) Billiard Halls Bowling Centers Ice Skating Shows Junior Athletic Games Karate Meets (Non-contact) Softball Sporting Events (Indoor) Tennis Handball/Racquetball Courts Volleyball

4. Restricted Sports & Events (underwriter review required)

Block Parties, Street Closures/Fairs Boxing Cheerleading Dance Parties (Outdoor) Exhibitions (Outdoor) Football (Contact) Golf Courses & Driving Ranges Health Club & Physical Fitness Centers (Excluding Tanning Booths) Ice Hockey In-line Hockey	Instructional Classes Karate Meets Marathons (walking, running, etc) Martial Arts Schools Miniature Golf Night Clubs Off-Road Bicycle Racing Overnight Camping Polo Rifle/Skeet/Trap Racing Racetracks (horse and dog) Rugby Skateboarding	Skating Rinks Ski Events, Competitions and Resorts Speed Skating Waterslides Weightlifting Wrestling Zoos
--	--	---