



# SPARTA Insurance Programs

Special Events and Artisan Tradesman Contractors

## City of San Jose

### SPECIAL EVENTS LIABILITY INSURANCE PROGRAM



### PROVIDING:

#### COMMERCIAL GENERAL LIABILITY

\$1,000,000 PER OCCURENCE / \$2,000,000 GENERAL AGGREGATE

*FOR PERMITTED SPECIAL EVENTS HELD ON MEMBER'S PROPERTY*

### TOLL FREE NUMBER:

(800) 420-0555

### ONLINE APPLICATION AT:

[www.2sparta.com](http://www.2sparta.com)

### ***Pre-Approved Coverage***

*Free, Fast Quotation*

*Hassle-Free Application*

*We Do All the Paperwork for You*

# **SPECIAL EVENTS LIABILITY INSURANCE PROGRAM**

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December 2019

## **WHAT IS THE SPECIAL EVENTS LIABILITY INSURANCE PROGRAM:**

This policy was designed to provide liability protection for the Member that permits public events to be held on the Member's owned or managed property.

### **Examples of event classifications:**

1. A group of citizens wants to hold a block party and requests a street closure.
2. A religious group wants to hold a service in a public park.
3. A parade, street fair, sidewalk sale, a wedding, reunion or social gathering taking place on Public Entity property or in an entity owned or managed facility.

*These are just some of the most common examples. Consult the attached Event Schedule for a full range of eligible activities.*

When the event holder contacts the Member for a permit or permission to use the Member's facility they would be informed of the insurance requirement and offered the opportunity to access the Master Policy. We can provide a simple handout with a toll free number the event holder can access for additional information or a quotation.

## **HOW DOES THE SPECIAL EVENTS LIABILITY INSURANCE PROGRAM WORK?**

The event sponsor would go to [www.2sparta.com](http://www.2sparta.com) or call our toll free (800) 420-0555 number. One of our licensed professionals would determine the type of special event and activities and what coverage is required by the Public Entity. After ascertaining the event type and activities, we would fax, mail or email the potential event sponsor a quotation. This document contains specific information they will require to purchase the coverage. If they elect to use the insurance program, they either make a payment online or send a cashier's check or money order for the amount of the premium. Upon receipt of this, we will issue a Certificate of Insurance based on the Public Entity's pre-approved master policy and coverage will be activated. Our website [www.2sparta.com](http://www.2sparta.com) provides for payment by credit card.

At the end of each quarter, we provide the City of San Jose with a copy of all the event sponsors who have been issued coverage through the program. This report includes the name of the sponsor, event name and location, the premium paid, and department requesting the coverage. A copy of each certificate issued will be attached to this report. City of San Jose will also receive a claims status report of any new or ongoing claims.

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1. **Carrier:** U.S. Specialty Insurance Company (AM Best Rated A++ XV), Admitted
2. **Policy Forms:** Commercial General Liability-New Occurrence Form and Liquor Liability
3. **Policy Limits:**
  - \$2,000,000 General Aggregate
  - \$1,000,000 Per Occurrence
  - \$1,000,000 Products/Completed Operations
  - \$1,000,000 Personal and Advertising Injury
  - \$1,000,000 Non-Owned Hired Automobile Liability\*\*
  - \$300,000 Damage to Premises Rented to You  
*(Medical Payments Limit Excluded)*
4. **Deductible:** None (\$500 for Property Damage)
5. **Claims:**

Claims will be reported to Merriwether & Williams Insurance Services, Inc. at 550 Montgomery Street, Ste. 550, San Francisco, CA 94111. Should a claim be received by either the Public Entity or Merriwether & Williams, it will be the responsibility of the recipient of the report to inform the Public Entity, Merriwether & Williams and the carrier as soon as possible. Monthly reports will be provided to the Public Entity regarding claims status if any.
6. **Additional Insured:**

The following may be added as "Additional Insured" for a charge:

  - a) Adjacent property owners, public or private who grant the Public Entity or the certificate holder access via their premises.
  - b) Public Entity organizations, as pre-approved by the Master Policy holder.
  - c) Event sponsors other than tobacco and alcoholic beverage manufacturers.
7. **Exclusions:**

The policy contains the following exclusions: Total Pollution; Asbestos; Silica Dust or Toxic Substances; Voluntary Labor; Employment Related Practices; Assault & Battery; Abuse and Sexual Molestation; Professional Liability; Absolute Liquor Liability; Animal Bite; Medical Payments; Computer Related Problems; Amusement Devices; Punitive or Exemplary Damages; Unscheduled Activities; Pyrotechnics (fireworks); Athletic Participant; Independent Contractors.

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8. Premium for individual certificate holders will be determined by the exposure and attendance. Class I Risks are those with low or minimal exposure, Class II risks average or medium exposure, Class III risk heavy exposure. Class IV risks require carrier approval, and Class V risks where the exposure is too great for the program are excluded from participation. Host Liquor Liability coverage is provided for Classes I, II and III at no additional premium charge. Host Liquor provides coverage when “No Liquor is Sold or Included in the Ticket Price.” Liquor Liability coverage is required for all other events that sell liquor or when liquor is included in the ticket or admission price. Liquor Liability for licensed professional bartenders or caterers is not provided. They must provide proof of Liquor Liability coverage and are required by law to have their own coverage. Liquor Liability rates are also provided in the attached Class and Attendance rating tables. The following is a schedule of exposures by class:

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## CLASS I EVENTS – LOW EXPOSURE

Anniversary Parties	Fishing Events Antique
Shows	Flower Shows
Art Festivals	Garden Shows
Art Shows	Graduations
Auctions	Harvest Festivals - No farm implements, equipment
Award Presentations	Home Shows
Ballets, Other Classical Dance Shows	Jam and Jazz Concerts – Indoors
Banquets	Job Fair – Indoors
Bazaars	Ladies Club
Events Beauty Pageants	Lectures
Body Building Contests	Luncheons
Business Meetings	Meetings – Indoors
Business Shows	Pageants
Birthday Parties	Professional and Amateur Association Meetings
Charity Benefits, Auctions, or Sales	Quinceanera
Church Services or Meetings	Reunions – Indoors
Civic Club Meetings	Seminars
Classic Music Concerts – Indoors	Social Receptions
Shows	Speaking Engagement
Conventions in Buildings	Teleconferences
Craft Shows	Symphony Concerts
Debuts	Teleconferences
Debutante Balls	Telethons
Drill Team Exhibitions	Trade Shows - Indoors
Educational Exhibitions	Voter Registration
Educational Conventions	Wedding Receptions
Electronics Conventions	
Fashion Shows	
Funeral Service	
<b>Sporting Events:</b>	
Billiards	
Bowling	
Golf	
Gymnastics	
Tennis Badminton	

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<b>CLASS II EVENTS – MEDIUM EXPOSURE</b>	
Bingo Games	Classical Rock Concert
Card Games	Country Concert
Chess Tournaments	Salsa
Math Tournaments	Basketball- Up to 250 attendees
Theatrical Productions	Baseball- Up to 250 attendees
Video Game Contests	Softball- Up to 250 attendees
	Walk-a-thon

<b>CLASS III EVENTS – HIGH EXPOSURE</b>	
Block Parties/Street Closure/ Street Fairs	<b>Sporting Events:</b>
Company Retreats	Cheerleading Events
Film Screenings	Marathons
Picnics	Road Race (Bicycle)
Play Readings	
Tap Dance Show	

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## **CLASS IV EVENTS**

These risks are considered highly hazardous and are submitted to the insurance company for approval and premium quotation, or deemed as Ineligible Exposure in the events program:

Aerobics and Jazzercise Classes or Events	<b>Concerts:</b>
Animal Acts and Shows	Electronic
Boat Shows	Foreign
Car Shows	Heavy Metal
Cheerleading Events/ Competitions	Hip Hop/ Rap
College Sporting Events	Music Festivals
Fil Shoots	Pop
Parade with Floats	R&B
Parties other than Business parties	Tribute/ Cover Bands
Political Rally	<b>Sporting Events:</b>
Poker Runs	Boxing
Renaissance Fairs	Football
	Hockey
	MMA
	Soccer

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## ATTENDANCE / PREMIUM SCHEDULE

**For Events Lasting, Use Total Attendance of All Days**

Total Attendance			Class I	Class II	Class III	Additional Premium for Liquor Liability
1	-	400	\$50.00	\$80.00	\$120.00	\$253.00
401	-	1,000	\$120.00	\$150.00	\$200.00	\$253.00
1,001	-	1,500	\$135.00	\$210.00	\$300.00	\$253.00
1,501	-	3,000	\$210.00	\$360.00	\$600.00	\$253.00
3,001	+		REFER	REFER	REFER	REFER

### **Non-Owned Hired Automobile Liability\*\***

As long as there is no Automobile exposure and Non-Owned Hired Automobile Coverage is only a requirement of the venue/ municipality, \$1,000,000 in Non-Owned Hired Automobile Liability Coverage can be added for an additional **\$100 per event**.

### **Vendors Vicarious Liability Rate**

#### **Schedule**

**Coverage under the Vendors Liability Program is not meant as a replacement for the Vendor's own liability insurance coverage. Liability coverage under this program is vicarious liability and covers only the event holder and the Public Entity.**

<b>Exhibitors/ Vendor</b>	\$50 per exhibitor/vendor
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*Products Liability coverage excluded on vendors, concessionaires, and exhibitors of non-food sales.*

### **Certificate Fee**

#### **Schedule**

A certificate fee will be charged based on primary premiums as follows:

Premium Range	Certificate Fee
\$ 50 – 150	\$ 40.00
\$ 151 – 500	\$ 50.00
\$ 501 – 1,000	\$ 75.00
\$1,001 and Over	\$100.00