

Facility User Program Guidelines

An Open Master General Liability Policy

General Program Guidelines

1. The program covers activities & events of all types at buildings & all indoor & outdoor facilities privately or publicly owned and/or operated by the facility, public agencies or commissions, colleges, universities, hotel complexes & any other public or private organizations at:

Arenas	Churches & Dioceses	Schools & Universities
Associations	Exhibition Centers	Shopping Centers
Auditoriums	Fairgrounds	Sport Complexes
Casinos	Halls & Malls	Stadiums
Cities & Counties	Hotel Complexes	Theatres
Civic Centers	Music & Cultural Centers	Trade Shows & Promoters
Coliseums	Park & Recreation Areas	
Convention Centers	Performing Arts Centers	

2. An open “Master Policy” is issued to: The user(s) of the facility owned and/or operated by “name of the facility.” c/o “name of the facility.”

3. Coverage applies only when the facility is rented to & being used by the user(s) for short-term activities/events & are specifically declared to the open policy.

4. Users of the facility are the “Named Insureds.” The facility owner/operator is automatically an “Additional Insured” at no charge.

5. Monthly reporting/declarations of activities/events are made by the facility at predetermined & scheduled rates; subject to voluntary audits. Full annual or term audits may be made by the company.

6. Premiums/rates are per performance/per event/per day or per admission & are fully scheduled in the policy. Rates are very easily determined from the simple, but detailed rate schedule in the policy.

7. Premiums are collected from the users by the facility & are reported & paid on a monthly bordereaux by the 15th of the following month. This is a cash program with no extended credit terms. All premiums are 100% retained unless cancelled prior to the activity/event start date.

8. Broker/agent will issue a certificate of insurance to the user when declared by the facility, to provide the user with evidence of insurance for their own records.

9. All rates are based upon limits of liability; i.e.:
\$2,000,000 Per Occurrence/Aggregate (*Higher limits are available*)

10. The general aggregate limit of liability will apply separately to each contracted total period of continuous use (the activity/event) by the tenant of the rented facility.

11. **Coverages Excluded**, but may be submitted for special underwriting consideration & special acceptance:

- Liquor Liability
- Pyrotechnics Liability
- Performer Liability
- Standard Program Exclusions per Forms & Endorsements
- Products Liability on all Vendors, Concessionaires & Exhibitors

12. **Classes of Events Excluded**, but may be submitted for special underwriting consideration & special acceptance off program:

- a. Truck & Tractor Pulls
- b. Motorized Sports
- c. Aircraft & Balloons
- d. Rodeos & Roping Events
- e. Boxing, Wrestling & other Contact Sports
- f. Hang Gliding, Sky Diving & Para-Sailing
- g. Waterslides, Public Pools & Lakes

13. **Excluded Classes:**

- a. Amusement Parks
- b. Carnivals
- c. Cruises
- d. Mechanical Amusement Devices
- e. Jr A or B Hockey
- d. Professional Sports

New Program Procedures:

14. Broker/Agent submits a Special Risk Insurance Managers application along with the following documentation:

- a. Schedule of Events held at each Facility for the past 12 month period, with complete details.
- b. Schedule of Events held at each Facility for the upcoming 12 month period, with complete details.
- c. Specimen Contract/Agreement of the facility to be used with all Tenants/Users.
- d. Schedule of all locations to be covered with brief physical descriptions and seating/use capacity.
- e. Current Loss Control Program being followed by the Venue.
- f. Security Program-detailed information applicable to each building/facility/venue.
- g. Concession information at all facilities and events.
- h. Sales/use information at all facilities serving Alcoholic Beverages.
- i. Detailed information on pyrotechnics/ explosives/ammunition to be used in connection with any event.
- j. Copy of venue owner/operator's General Liability Policy or Self-Insured Program.
- k. Detailed prior loss history.

15. This is **NOT** a Public Entity Insurance Program; and will **NOT** replace or participate with the general insurance program of the public entity, university or other facility owner/operator.

16. This is a "Master Event Program" with the following advantages:

- a. It serves as a promotion/sales tool for the facility to attract more users, increasing revenues to the facility, by having insurance readily available at reasonable rates.
- b. It gives the facility direct knowledge of the involvement with the insurance, its terms, conditions limitations & the financial stability of the insurer, without depending upon the user to find acceptable insurance.
- c. The user is relieved of the need & difficulties of finding acceptable insurance & of providing their own certificate of insurance.
- d. It eliminates the expensive minimum premium costs to the user for "one shot" policies.
- e. It eliminates the need for the entity/facility to require a certificate of insurance from the users & the "last minute mad dash" by the users to obtain certificates in order to book the facility.
- f. It is convenient & functional to both the entity & its users.

17. Entities with organized risk management & loss control operations are to submit copies of their existing loss control program. The policy may be subject to the completion of a preliminary site & event evaluation report & recommendations to be made by the company.