



MAIN STREET INSURANCE PROGRAM SPECIAL EVENT "QUICK REFERENCE GUIDE"

NOTE / DISCLAIMER – Below is a “Reference Guide” that attempts to explain eligible and ineligible events, exposures, and general rules of the Special Event coverage that is part of the General Liability coverage provided by CNA and the Main Street Insurance Program.

The language in this document does not override the actual policy language offered by the CNA policy. This document is purely for reference purposes only. Actual coverage will be dictated by the full terms and conditions of the entire CNA policy that is issued to your organization.

Entire Event Excluded

- Events with daily attendees over 5,000.
- All events involving “Auto, motorcycle, boat, or biking” races & events.
- All events where insured (i.e. your organization) is providing traffic control (i.e. road closures would need to be handled by City/Third Party vendor).
- Events exclusively centered on consuming alcoholic beverages when insured (i.e. your organization) is sponsoring and/or hosting the event, but only when insured (i.e. your organization) does not obtain proper risk transfer from all vendors who are serving alcohol. This includes obtaining a Certificate of Insurance (showing vendor has General and Liquor Liability) from all vendors, which name your organization as “Additional Insured”.

Exposure Excluded (overall event is still eligible, but causes of injury from below activities are Excluded for coverage)

- The ownership, maintenance, operation, use or entrustment to others of any:
 - Mechanically operated amusement devices;
 - Aircraft of any type, including but not limited to airplanes, balloons, parasails, parachutes, hang gliders and ultralights; or
 - Trampoline or gymnastic rebounding device;
- Animal related activities;
- Any fireworks display
- Any inflatable amusement device including, but not limited to moonwalks and slides;
- Any concert designed to attract > 5,000 people. Any concert including, but not limited to rock, rap, hip-hop, jam, techno and punk, whether conducted or sponsored, in whole or in part;



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- Bungee jumping;
 - Construction activities at or associated with special events;
 - Eating and drinking contest;
 - Provision or arrangement of transportation including any contract to furnish transportation regardless of whether:
 - Sponsored or organized in whole or in part by the insured; or
 - Held on premises owned by the insured or on any other premises.
 - Rock climbing walls;
 - Water related activities;
 - Athletic or sports contest or exhibitions, but only for "bodily injury" to any person while practicing for or participating in any such contest or exhibition. It is not CNA's intent to provide coverage for the people participating in the athletic/sports event.
 - Youth camps and/or field trips. Youth is considered to be 17 and under.
 - Activities involving youth volunteers
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Exceptions to Exposure Excluded (the following Exposures are acceptable as an exception to the above rules)

- Animal Related Events:
 - Petting Zoos with Certificate of Insurance with limits of \$1,000,000 (from the zoo) are acceptable.
 - Carriage Rides with Certificates of Insurance (from the company providing the carriage rides) are acceptable.
 - Auto Events:
 - Antique Car Shows are acceptable subject to other eligibility criteria.
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Other Rules and Guidelines

1.CNA requires the addition/endorsement of Liquor Liability coverage to your policy if your organization has annual liquor receipts over \$10,000.

2.For ineligible events, CNA is requiring your organization to procure separate Special Event insurance (from another insurance carrier) with a limit of no less than \$1,000,000.