

WHAT IS SPECIAL EVENTS COVERAGE?

Special Events Coverage is a mechanism which allows the Archdiocese to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event. For a cost of \$95 per event, \$1,000,000 in liability coverage is extended to a non-parish sponsored facility user (Lessee).

WHEN SHOULD SPECIAL EVENTS COVERAGE BE UTILIZED?

Special Events Coverage can be used when a parish or other church institution is allowing an individual or organization to use its facilities for a non-parish sponsored activity. When determining whether or not an activity is parish sponsored, the following questions are helpful:

1. Does the parish have full control or final decision making authority over the function?
2. Do fees associated with the function flow through parish accounts?
3. If applicable, is the function open to all parish members?
4. Is the purpose of the function to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
5. Is the organizer or leader of the function a parish employee or volunteer?

Generally, if the answer to any of the above questions is “no”, the activity is not parish sponsored, meaning that the facility user needs to provide insurance which includes the arch/diocese and the parish as additional insured.

When it is determined that an activity is not parish sponsored, there are two options:

OPTION I

The attached Facility Usage/Indemnity Agreement can be completed by the organization using parish facilities. The form titled “Facility Usage / Indemnity Agreement,” is to be submitted with a Certificate of Liability Insurance page that is obtained from the Lessee who is using their own personal liability insurance policy. If a Parish or Entity chooses to accept this form of coverage, the following requirements are to be on the Certificate of Liability Insurance page:

- The General Liability Coverage Limit Per Each Occurrence needs to be \$1,000,000.
- The Archdiocese of Kansas City in Kansas **AND** the parish name need to be listed as additional insureds.
- The date of the event needs to be within the Policy Effective Date and Policy Expiration Date.
- This form needs to be typed (not hand written) by the Insurance Agent.

OPTION II

Special Events coverage can be purchased which will cover the individual or organization holding the activity, the parish, and the diocese.

The form titled “Application for Special Events Coverage” application is to be submitted with a \$95 check made payable to the **“Archdiocese of Kansas City in Kansas”** for an event that is not parish / entity sponsored. All blanks and boxes on the application need to be completely filled in for processing of the application to be completed in a timely manner. A delay in the process may occur if there is information missing.

WHO IS ELIGIBLE FOR SPECIAL EVENT COVERAGE?

Special Events coverage is designed to be extended to individuals and/or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as a charity organization may need the coverage for a pancake breakfast. A for-profit organization such as a local business may need the coverage for an employee Christmas party held on parish facilities.

WHAT IS COVERED BY SPECIAL EVENTS COVERAGE?

Below is a brief explanation of what is covered by Special Events Coverage along with some items that are excluded. Please note that this is not meant to be an exhaustive explanation of what is covered and excluded.

- Most non-parish sponsored activities can be covered under Special Events. Common examples are wedding receptions, family reunions, awards banquets, and fundraisers.
- \$1,000,000 combined single limit for bodily injury and \$500,000 in property damage liability is provided for the special event user, parish, and Archdiocese. Please note that the \$1,000,000 limit is shared by the covered parties and is a “per event” limit.
- Host Liquor Liability coverage is provided.
- Coverage does not apply to certain events such as, but not limited to:
 - Any type of carnival event
 - Fireworks & firework displays
 - Events involving BYOB (bring your own bottle)
 - Events involving lake activities
 - Events involving recreational vehicles
 - Events with attendance of more than 1,000 persons
 - Concerts featuring musical bands playing Rap/Hip-Hop/Alternative music (non-religious)
 - Events organized or operated by professional promoters/performers
 - Organized sporting events, including tournaments & camps
 - Events where a fee or admission is charged unless all proceeds go to charity
 - Political rallies
 - Amusement rides, including mechanically operated devices, trampolines & rebounding devices

HOW DO I COMPLETE AND PROCESS THE SPECIAL EVENTS APPLICATION FORM?

The application form should be completed in full, and must include the following information or a delay in the process may occur:

1. Name of Parish or Institution – Please include the name and street address of the parish or facility where the event will be held.
2. Lessee (Additional Insured) Information – Please include the name of the individual(s) or organization holding the non-parish sponsored event.
3. Lessee (Additional Insured) Contact Person – Please indicate the name, address, and telephone number of the person primarily responsible for the activity.
4. Date of Event
5. Type of Special Event – Please provide a brief but specific description of the activity then fill out the following:
 - Time of Event
 - Is this an overnight event?
 - Approximate Number of Participants
 - Is Food Being Served?
 - Is Liquor Being Served?
6. Then answer the following questions regarding:
 - Liquor Liability
 - Sexual Misconduct for Overnight Events
7. Once the application is completely filled out, a check made payable to **“Archdiocese of Kansas City in Kansas”** for \$95 needs to accompany the application **14 days prior to the event but no more than 6 months prior to the event.**

Any questions regarding the completion or processing of the application should be directed to Francine Roshau at (913) 647-0361 or froshau@archkck.org.

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