

# **SPECIAL EVENTS COVERAGE GUIDELINES**

## **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 archdiocesan-owned facilities for a non-archdiocesan sponsored event.

## **When should special events coverage be utilized?**

Special events coverage needs to be used when an archdiocesan-owned entity is going to allow an individual or organization to use its facilities/property for a non-archdiocesan sponsored activity. When determining whether an activity is an archdiocesan parish, school or entity sponsored, the following questions are helpful:

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

If the answer to any of the above questions is “no,” the activity is classified as a non-archdiocesan sponsored event and needs special events coverage.

## **Who is eligible for special event coverage?**

Special Events coverage is designed to be extended to individuals or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family dinners/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.

## **What is and is not covered with special events coverage?**

Most non-archdiocesan entity sponsored activities can be covered under special events; for example, wedding rehearsals and receptions, family dinners/reunions, Christmas parties, award banquets, and fundraisers.

Coverage does not apply to certain events such as, but not limited to:

- Any carnival event
- Fireworks and firework displays
- Events involving BYOB (bring your own bottle)
- Events involving pool or lake activities
- Events involving recreational vehicles
- Rap/Hip-Hop/Alternative music (non-religious bands)
- Events organized or operated by professional promoters/performers
- Organized sporting events, including tournaments and camps (some sporting activities are allowed and must be pre-approved)
- Events with a fee or admission charge, unless all proceeds go to charity
- Political rallies
- Amusement rides, including mechanically operated devices, trampolines and rebounding devices
- Claims related to an epidemic/pandemic

**NOTE:** This is not meant to be an exhaustive explanation of what is covered and excluded.

## How to complete and process a special events application?

**The lessee needs to exercise only *one* of the two options below.**

**NOTE:** Check with the pastor, principal or president of the parish, school or entity respectively, to determine what is allowed at the entity where the event is scheduled to be held.

### **Option 1:**

When the potential lessee uses the special events coverage application and pays \$95.00.

### **Submission:**

The special events form can be accessed through Catholic Mutual Group at: <https://www.catholicmutual.org/>

Username: 0005kan

Password: service

### **Payment Online:**

Payment to the Archdiocese of Kansas City in Kansas via ACH is the **only** form of payment being accepted, which can be accessed at: <https://archkck.org/> > Menu > Parishes & Schools, Catholic Parishes > Parish Business > Manage Money > Pay Assessments, Collections and Special Events Online by ACH

**Direct Link:** <https://archkck.org/parish-business/manage-money-2/>

**Parish Customer Number:** Entity Name, Entity City

In the “Description of Payment” field, type the *month, date and year* of the special event.

### **Cancellations, Event Date Changes or Questions:**

Event date changes and cancellation requests must be received prior to the original event date.

Contact: [memberservices@catholicmutual.org](mailto:memberservices@catholicmutual.org)

### **Coverage Limits:**

- \$1,000,000 combined single limit for bodily injury and host liquor liability
- \$500,000 in property damage liability
- \$100,000 for defense cost for sexual misconduct, excluding overnight events
- Coverage provides is per event (not per claim)

**NOTE:** Submission of application does not bind coverage – all events are subject to approval.

## **Option 2:**

When the potential lessee uses their own personal liability insurance policy.

### **Submission:**

- “Catholic Mutual...CARES Facility Usage/Indemnity Agreement” filled out, signed and dated.  
This form can be accessed at: <https://archkck.org/> > Menu > Parishes & Schools, Catholic Parishes > Parish Business > Manage Risk > Special Events, Agreements & Guidance  
**Direct Link:** <https://archkck.org/parish-business/manage-risk/>
  
- The potential lessee’s Certificate of Liability Insurance must include the following requirements:
  - General Liability Limits Each Occurrence needs to be \$1,000,000.
  - The Archdiocese of Kansas City in Kansas **AND** the archdiocesan entity need to be listed as additional insureds.
  - A “Y” needs to be typed under the heading, “ADDL INSR” in the General Liability type of insurance.
  - The special event date needs to be within the Policy Effective Date and Policy Expiration Date.
  - The insurance company name and NAIC# need to be listed.
  - The signature of the authorized insurance representative needs to be on the form.  
**Note:** This form cannot be handwritten by the insurance representative.
  
- These forms need to be emailed together to the Chancery’s Finance Office, 15 business days prior to the special event date for review and acceptance.  
Email Address: [froshau@archkck.org](mailto:froshau@archkck.org)

Any questions regarding this process, contact Francine Roshau at:

Email: [froshau@archkck.org](mailto:froshau@archkck.org)

Direct Office Number: (913) 647-0361