SPECIAL EVENT LIABILITY INSURANCE
SUMMARY OF INSURANCE

INSURED:	Participating Public Entities and their tenant users, of the Alliant Insurance Services, Inc. Special Event Liability Program
MAILING ADDRESS:	c/o Alliant Insurance Service, Inc. Special Event PO Box 6450 Newport Beach, CA 92658
POLICY TERM:	January 1, 2024 to January 1, 2025
CARRIER:	Evanston Insurance Company
A.M. BEST RATING:	A (Excellent); Financial Size Category XV ($2 Billion or greater) *as September 30, 2022*

LIMITS:

$ 2,000,000	General Aggregate
$ 1,000,000	Products/Completed Operations Aggregate (Food Products, Beverages, Clothing Apparel, Records, Tapes, CDs, Photos, Stickers, Crafts, Painting, Posters, Badges, Artwork, Jewelry, Toys and Books)
$ 1,000,000	Personal and Advertising Injury
$ 1,000,000	Each Occurrence
$ 100,000	Damage to Premises Rented to You Limit (Fire Damage See Page 2 for Options)
$ 5,000	Medical Expense
	All aggregates apply separately to each event

COVERAGE: Combined Single Limit of Liability for Bodily Injury and Property Damage Per Occurrence and Aggregate as shown above. Coverage includes:

- Lessees, Instructors or Event Holder as Named Insured
- "Primary & Non Contributory" wording as respects the Public Entity
- Volunteer Employee's as Insured's
- Entity or Venue Owner as Additional Insured

OPTIONAL COVERAGE:
(Subject to additional Premium/Conditions)

- Liquor Liability (With prior approval and payment of additional premium) Included in occurrence and general aggregate limit
- Participants included with underwriter's approval and signed waiver
- Vendors, Exhibitors and Concessionaires (Included with payment of additional premium) Included in occurrence and general aggregate.

SPECIAL EVENT LIABILITY INSURANCE
SUMMARY OF INSURANCE

OPTIONAL COVERAGE: (CONT)
(Subject to additional Premium/Conditions)

- Liquor Liability (With prior approval and payment of additional premium) Included in occurrence and general aggregate limit
- Participants included with underwriter's approval and signed waiver
- Vendors, Exhibitors and Concessionaires (Included with payment of additional premium) Included in occurrence and general aggregate.
- Increase limits to:
    - $1,000,000 per occurrence /$3,000,000 general aggregate
    - $2,000,000 per occurrence /$2,000,000 general aggregate
    - $2,000,000 per occurrence /$4,000,000 general aggregate (Subject to underwriter approval)
- Property Damage
    - $50,000 with no Deductible Premium $54.00
    - $100,000 with no Deductible Premium $108.00
    - $300,000 with no Deductible Premium of $256.00

MAJOR EXCLUSIONS:
(Including but not limited to)

- Automobile Liability
- Aircraft / Watercraft Liability
- Property Damage to Entity Premises
- Property of Others in the Care, Custody and Control of the Insured
- Workers' Compensation
- Collapse of Tents and Concert and Performances Exclusions and Limitations – See MEGL1638
- Attendance Limitation Exclusion
- Outdoor Concerts Limitation Exclusion
- Seating, Glass & Fixtures Exclusion
- Fireworks, Pyrotechnics, Flashbox and Explosives Exclusion
- Exclude Specific Performances (without prior company approval)
- Bodily Injury, Property Damage, Personal and Advertising Injury to any entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured as a result of participating in a demonstration, show, competition and contest. Damage to property or equipment belonging to entertainer, stage hand, crew, independent contractor, audience member, patron or customer of the insured.
- Punitive Damages
- Unmanned Aircraft
- Assault and Battery
- Terrorism

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MAJOR EXCLUSIONS: (CONT)
(Including but not limited to)

- Marijuana Exclusion
- Organic Pathogen and Legionellae Exclusion
- Communicable Disease
- Cyber Incident, Date Compromise and Violation of Statutes Related to Personal Date

EXCLUDED EVENTS:

- Circus and Carnivals including Rides
- Mechanical Amusement Devices and Rides
- Motorized Sporting Events
- Tractor/Truck Pulls
- Boxing, Wrestling, Hockey, Contact Karate Events (including practice)
- Rodeos and Roping Events (including practice)
- Aircraft and Balloon Events
- Professional Sporting Events
- Pyrotechnical Uses / Fireworks Shows (does not apply to spectators)
- Heavy Metal, Alternative Music, Hip-Hop and Rap Concerts
- (without prior underwriter approval)
- Moonbounces, Trampolines and Inflatable Amusement Devices
- Obstacle Course, Races and Mud Runs
- Veterinary Legal Liability (NO animals)

DEDUCTIBLE: None

REPORTING: Reporting Form and Certificates of Insurance to be submitted on a Quarterly basis, together with premium payment. Report must be signed and returned event if no events for that quarter (see reporting section of Manual)

HAZARD SCHEDULES/RATES: See following pages in this Manual

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
NEWPORT BEACH, CA

Rennetta Poncy, Senior Vice President
Penny De Witt-Holdren, AIS, AINS Account Manager

SPECIAL EVENT LIABILITY INSURANCE
SUMMARY OF INSURANCE

THIS SUMMARY IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliantinsurance.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations.

Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com

To learn more about companies doing business in your State, please visit your State's Department of Insurance website