

SCHEDULE OF HAZARD/RISK CLASSIFICATIONS

HAZARD CLASS I

(Low Minimum Hazard Risks)

Aerobic Classes – see instructor rates	Garden Shows
Antique Shows	Graduations
Art Festivals	Instructional Classes (Non-Mechanical)** see instructor rates
Art Shows	Lectures
Auctions	Luncheons
Auto Shows (<u>No Automobile Coverage</u>)	Meetings (Indoor) (Union Meetings are Class III)
Award Presentations	Mobile Home Shows
Award Ceremonies	Motion Picture Theaters
Banquets/Dinners	Organized Sight-Seeing Tours (<u>No Automobile Coverage</u>)
Bazaars	Pageants
Beauty Pageants	Parties (see Class II and III also) (see Youth Oriented Parties Page 14-1)
Bingo Games	Proms
Boat Shows	Reunions
Business Meetings	RV Shows
Business Shows	Seminars
Charity Benefits, Auctions & Sales	Social Gatherings (Indoor) (see Youth Oriented Parties – Page 14-1)
Cinemas	Social Receptions (see Youth Oriented Parties – Page 14-1)
Civic Clubs & Group Meetings	Speaking Engagements
Consumer Shows	Teleconferences
Conventions (In Buildings)	Telethons
Craft Shows	Trade Shows (In Buildings)
Debutante Balls	Vacation Shows
Drill Team Exhibitions	Walk-A-Thon
Educational Exhibitions	Weddings & Receptions
Electronics Conventions	
Exhibitions (In Buildings)	
Expositions (In Buildings)	
Fashion Shows	
Flower Shows	

Vendors: See “Additional Coverage Options and Charges” (**Section 18**) for rates.

Note: Youth Oriented Parties & Social Gatherings – Refer to Special Rules on Page 14-1

****Note:** See “Instructor Liability Classification Table” to classify instructors. Music, Dance, Aerobic, Art, Craft and other classes are to be included as Instructional Classes (non-mechanical).

IMPORTANT: Refer to these sections before classifying events: “Ineligible Hazards or Activities” (Section 4-2) and “Referring Events for Approval” (Section 5)

Pyrotechnics are excluded.

For questions, call (925) 609-6500 or Fax (925) 609-6550

SCHEDULE OF HAZARD/RISK CLASSIFICATIONS

HAZARD CLASS II

(Medium/Average Hazard Risks)

Animal Training (On Leash)	Opera/Operetta
Block Parties/Street Closures (Excl. Beaches)	Parades (Under 500 Spectators)
Classical Music Concert	Parties (see Class I and III also) (see Youth Oriented Parties Page 14-1)
Concerts (Not Rock, Rap or Heavy Metal or Mosh Pits)*	Picnic/BBQ (If Pools or Lakes, with Lifeguards)
Dances & Parties (No Rap or Heavy Metal)	Plays
Dance Shows	Pool Party (with Lifeguards)
Debut	Recitals/Ballets
Dinner Theaters	Religious Assemblies
Dog Shows	Rummage/Garage Sales
Exhibitions (Outdoor)	School Bands
Farmers Market	Séances
Hotel Shows	Sidewalk Sales
Ice Skating Shows (Non Professional)	Social Gatherings (Outdoor) (see Youth Oriented Parties Page 14-1)
Jam & Jazz Sessions (Not Rock)	Swap Meets
Job Fairs	Theatrical Road Shows
Meetings (Outdoor)	Theatrical Stage Performances
Musicals	Trade Shows (Outdoor)
Night Club Shows	Voter Registration
Old Timers Events	

Vendors: See “Additional Coverage Options and Charges” **Section 18** for rates.

Note: Youth Oriented Parties & Social Gatherings – Refer to Special Rules on Page 14-1

IMPORTANT: Refer to these sections before classifying events: “Ineligible Hazards or Activities” (Page 4-2) and “Referring Events for Approval” (Section 5)

***Concerts** with the following exposures present special hazards that require prior approval.

- (1) Attendance over 500
- (2) Outdoor Concerts without permanent lighting
- (3) Concerts exceeding six hours in duration
- (4) Concerts with armed security guards

Dances with Rap and Heavy Metal bands are excluded.

Parades with over 500 spectators, call for approval and premiums. Some parades may be Hazard Schedule III.

Pyrotechnics are excluded.

For approval or questions, call (925) 609-6500 or Fax (925) 609-6550.

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SCHEDULE OF HAZARD/RISK CLASSIFICATIONS

HAZARD CLASS III

(Moderate/Hazard/Increased Exposure Risks)

Animal Acts/Shows	Livestock Shows
Arcades	Meetings (Outdoors)
Carnivals (No Rides)	Parties (see Class I & II also) (see Youth Oriented Parties Page 14-1)
Casino & Lounge Shows	Picnics (If Pools or Lakes without Lifeguards)
Concerts*	Political Rallies
Community Celebrations/Fairs	Pool Party (without Lifeguards)
Ethnic/Cultural Celebrations	Scouting Jamborees
Festivals	State and Country Fair (No Rides)
Film Productions (Non-Action)	Street Fair
Flea Market	Kiddielands (No Rides)
Heads of State Events	Union Meetings
Horse Shows	Zoos
Live Entertainment Promoters	

Vendors: See “Additional Coverage Options and Charges” (**Section 18-2**) for rates.

Note: Youth Oriented Parties & Social Gatherings – Refer to Special Rules on Page 14-1

IMPORTANT: Refer to these sections before classifying events: “Ineligible Hazards or Activities” (Section 4-2) and “Referring Events for Approval” (Section 5)

*Rock Concerts require prior approval from the underwriter.

*Concerts with Mosh Pits are not covered.

*Rap and/or Heavy Metal or Rave concerts are not covered.

*Dances with Rap or Heavy Metal or Raves are considered the same as concerts and are not covered.

***Concerts** with the following exposures present special hazards that require prior approval.

- (1) Attendance over 500
- (2) Outdoor Concerts without permanent lighting
- (3) Concerts exceeding six hours in duration
- (4) Concerts with armed security guards

Pyrotechnics are excluded.

For approval or questions, call (925) 609-6500 or Fax (925) 609-6550.

SCHEDULE OF HAZARD/RISK CLASSIFICATIONS

HAZARD CLASS IV

(Moderate-High Hazard/Increased Exposure Risks)

Arm Wrestling
Baseball
Basketball
Bicycle Races
Bicycle Rallies
Equestrian Events (Rides, Show, Barrel Racing, etc.)
Fishing Derby
Gymnastics
Junior Athletic Games
Marathons (Walking, Running, etc.)
Roller Skate / Roller Blade
Roller Hockey League (Youth Only)
Running Race
Snow Ski or Water Ski Events
Soap Box Derby
Soccer
Softball
Sports Camps (Non-Contact Sports Only)
Sporting Events in Buildings (Non-Professional) (Non-Contact Sports Only)
Swimming Competitions/Tournaments
Tennis, Handball & Racquetball
Volleyball

IMPORTANT: Refer to these sections before classifying events: “Ineligible Hazards or Activities” (Section 4-2) and “Referring Events for Approval” (Section 5)

- Note:**
- (1) **YOU MUST SUBMIT LONG FORM APPLICATION FOR PRIOR APPROVAL AND PREMIUM FOR ALL CLASS IV EVENTS.**
 - (2) **Waivers and Release of Liability forms are required for all Class IV Events. See Waiver section of manual.**
 - (3) **Contact sports such as Football, Hockey, Rugby, Boxing, Wrestling, Martial Arts cannot be insured in this program.**

Pyrotechnics are excluded.

For approval or questions, call (925) 609-6500 or Fax (925) 609-6550.

SCHEDULE OF HAZARD/RISK CLASSIFICATIONS

HAZARD CLASS V

(Moderate-High Hazard/Increased Exposure Risks)

Overnight Camps/Groups at Colleges or Universities
Overnight Camping
Overnight Events
Overnight Events with Athletic Activities

IMPORTANT: Refer to the following before classifying events: “Ineligible Hazards or Activities” (Section 4-2) and “Referring Events for Approval” (Section 5)

Instructor Liability Classification Table

<u>Classification Description</u>	Class
Arts and Crafts - - - - -	I
Performing Arts - - - - -	I
Personal Well Being - - - - -	I
Leisure - - - - -	I
Nature Studies - - - - -	II
Recreation - - - - -	III
Sports - - - - -	IV

Use the "Instructor Liability Rate & Minimum Premium Table" (Section 18-3) for premiums and charges.