

**SPECIAL EVENT LIABILITY INSURANCE
MONTANA MUNICIPAL INTERLOCAL AUTHORITY
DEFINITIONS**

Tenant/User Event

A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises. Certificates are issued with the User of the facility as the Named Insured, and the Public Entity as the Additional Insured.

Instructor/Recreation Event

An “Instructor/Recreation Event” is an event that is instructional to its participants. Instructors are not employees of the public entity, but provide instructional services for a fee. (Note: Participant coverage requires signed waivers.)

Nominee Event

A “Nominee Event” is an event that is held or sponsored by you, the Public Entity, or by any department or division, thereof. Coverage can be expanded to cover co-sponsors if desired. This is not a self-rated program. All events must be approved and rated by the insurance company. Certificates are issued by Alliant Insurance Services, Inc. with the Public Entity as the Named Insured and the Property Owner (if other than the Public Entity) as the Additional Insured.

Concessionaire

A “Concessionaire” is a company, organization, or individual who is permitted to operate a small business, as selling food, newspapers, etc. on your premises as part of a large short-term event. These businesses can only be covered in conjunction with a covered event.

Additional Insured

An “Additional Insured” is a company, organization, entity, group or individual other than the Named Insured who is protected under the terms of the contract. The Public Entity whose facilities are being used is an Additional Insured on the coverage provided through the Special Event Liability Program.

**SPECIAL EVENT LIABILITY INSURANCE
MONTANA MUNICIPAL INTERLOCAL AUTHORITY
EVENTS BETWEEN OCTOBER 1, 2017 AND OCTOBER 1, 2018**

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Specimen Policy Form is available upon request

**SPECIAL EVENT LIABILITY INSURANCE
MONTANA MUNICIPAL INTERLOCAL AUTHORITY
GUIDELINES AND PROCEDURES**

The purpose of this manual is to provide an overview of the Special Event Liability Insurance Program (which includes the Tenant User Liability Program, the Instructor/Recreation Class Liability Program and the Nominee Program for Public Entity sponsored events), and it provides instructions as to how to implement coverage for these specific events.

Please note that additional certificates and reporting forms are provided separately for your use. Hence, you need not remove any material from this manual.

Should you have any questions or require assistance, please contact an associate at Alliant Insurance Services, Inc. at (800) 821-9283 or email us at sep@alliant.com.

MMIA - SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

INSURED: MMIA, 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: October 1, 2017 to October 1, 2018

CARRIER: Evanston Insurance Company

A.M. BEST RATING: A (Excellent); Financial Size Category XV (\$2 Billion or greater)
as July 1, 2016

LIMITS:

\$2,000,000	General Aggregate
\$1,000,000	Products/Completed Operations Aggregate (Food Products Only)
\$1,000,000	Personal and Advertising Injury
\$1,000,000	Each Occurrence
\$ 100,000	Fire Damage
\$ 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
-) Premises and Products/Completed Operations Liability
-) Personal and Advertising Injury
-) Fire Damage and Medical Payments

OPTIONAL COVERAGE:) Liquor Liability (With prior approval and payment of additional Premium/Conditions)) Athletic Participants included with underwriter's approval and signed waiver) Vendors, Exhibitors and Concessionaires (Included with payment of additional premium)) Higher limit options available for premium surcharge) Property Damage

MMIA - SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

- MAJOR EXCLUSIONS:**
(Including but not limited to)
-) Automobile Liability
 -) Aircraft / Watercraft Liability
 -) Unmanned Aircraft Exclusion
 -) Property Damage to Entity Premises
 -) Property of Others in the Care, Custody and Control of the Insured
 -) Workers' Compensation
 -) Collapse of Tents and Concert Limitations
 -) Attendance Limitation Exclusion
 -) Outdoor Concerts Limitation Exclusion
 -) Seating, Glass & Fixtures Exclusion
 -) Pyrotechnics & Explosives Exclusion
 -) Exclude Specific Performances (without prior company approval)
 -) Performer and Crew (no coverage for injury to or by performer or crew)
 -) Assault and Battery
 -) Terrorism
 -) Punitive Damages
- EXCLUDED EVENTS:**
-) Circus and Carnivals including Rides
 -) Mechanical Amusement Devices
 -) 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 and Trampolines
 -) 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

MMIA - SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

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

Rennetta Poncy, First Vice President
Penny De Witt, Account Manager

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.alliant.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.

NY REGULATION 194 DISCLOSURE

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

MMIA - SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

1. Secure appropriate details of the Event/Class from the Lessee/Instructor
2. Classify the Event/Class in accordance with the Schedule of Hazard/Classifications
3. Based upon number of days of the Event/Class, Attendances, and Hazard Schedule, calculate the premium using the rate schedule
) **Note: Events that last for more than one day can be rated based upon the total attendance for all days**
4. Collect the premium from the Lessee/Instructor. Checks should be made payable to the Public Entity. Payment can also be made by credit card. See the enclosed credit card form and follow the directions for payment
5. Issue a Certificate of Insurance to the lessee/instructor

TO ISSUE CERTIFICATES (See Sample Form)

1. Assign Certificate number (Example Certificate No. 1)
2. Include Public Entity name (see top right corner)
3. Complete Event Holder information in full, including the name and address of person/group using the facilities.
4. Include all information under "Event/Class Information" section
5. List name and address of any other Additional Insureds
6. Include the date that the certificate was issued (found at the bottom of the certificate)
7. Attach a Claim Reporting instruction sheet with each certificate given to each Event Holder

ORDER OF HANDLING CERTIFICATES

-) Give the original certificate to the Event Holder. Send one copy to Alliant Insurance, with the quarterly report. Keep one copy with the permit and note certificate information on the reporting form
-) Include only Owners, Lessors, or Managers of premises as Additional Insured's by typing their name(s) on the Certificate of Insurance
-) If Vendors, Exhibitors or Concessionaires are to be included as an Additional Insured, attach a separate page listing the name, mailing address, phone number and contact person of all Vendors, Exhibitors and Concessionaires at the event
-) **IF AN EVENT IS CANCELLED:** Request the return of the original certificate from the permit holder, and indicate on the quarterly report that the event was cancelled. If possible, include the original certificate with quarterly report

MMIA - SPECIAL EVENTS LIABILITY PROGRAM PROCEDURES FOR PROGRAM USE

6. REPORTING PROCEDURES – PLEASE READ THIS SECTION CAREFULLY

-) The Special Event reporting form should always be mailed to Alliant Insurance Services, by the 10th of the month following the end of each quarter together with copies of certificates issued during that quarter and a check, payable to Alliant Insurance Services for the total premium charged. A signed report must be received even if no event(s) have occurred. Please just check the box on the reporting form that indicates you do not have any events for this period then sign, date and return the form to Alliant. **If this deadline cannot be met, Alliant must be contacted**

-) If we do not receive your quarterly report by its due date, we will send a “Late Notice” to notify you that your “Reporting Form and Certificates” need to be in our office within 10 days. Notification will be sent via email or mail. If there is a change in your contact person it will be your responsibility to notify Alliant of that change or you may not receive the late notices. Alliant will not be held responsible if the notice is sent to the incorrect contact or it is not received. If we do not receive your quarterly report, we will determine that **NO** Special Event Insurance was sold for the quarter. Again, a signed and dated report is still required even if no event(s) occurred for this time period. **No further notices will be sent to remind you and no insurance coverage will be available or provided for the quarter. We will not backdate or offer coverage for reports not turned into Alliant within the required timeframe. If this deadline cannot be met, Alliant must be contacted**

-) **If you have not returned any quarterly reports for one year, you will be removed from the active membership list. You will be notified of this action via email or mail. To reactivate membership, you must contact Alliant Insurance Services**

Please mail your reports, certificates and payments to the following address:

**Alliant Insurance Services, Inc.
Special Events
PO Box 6450
Newport Beach, CA 92658**

**MMIA - SPECIAL EVENTS LIABILITY PROGRAM
PROCEDURES FOR PROGRAM USE**

(Continued)

7. CLAIMS REPORTING

**PLEASE REPORT ANY INJURIES OR INCIDENTS WHICH
OCCURRED DURING USE OF THE FACILITIES TO**

**ALLIANT INSURANCE SERVICES, INC.
CLAIMS DEPT.
100 Pine Street 11th Floor
San Francisco, CA 94111
(877) 725-7695 Phone
(415) 403-1466**

The Claims Department will require all of the above information in order to properly file and process the claim:

- 1) Name of the Event Holder
- 2) Name of the Public Entity
- 3) Date of the occurrence
- 4) Copy of the certificate

MMIA - TENANT/USER PROGRAM HAZARD SCHEDULE

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
AEROBIC & JAZZERCISE CLASSES		X			
ANIMAL ACTS / SHOWS			X		
AMINAL TRAINING		X			
ANTIQUA SHOWS	X				
ART FESTIVALS / SHOWS	X				
AUCTIONS	X				
AUTO SHOWS (No Auto Coverage)	X				
AWARDS PRESENTATIONS	X				
BALLETS	X				
BANQUETS	X				
BAZAARS	X				
BEAUTY PAGEANTS	X				
BICYCLE RALLIES			X		X
BINGO GAMES	X				
BLOCK PARTIES / STREET CLOSURES (Excludes Bleachers)		X		X	
BOAT SHOWS	X				
BODY BUILDING CONTESTS	X				
BUSINESS MEETINGS / SHOWS	X				
CARNIVALS (NO Rides)			X	X	
CASINO & LOUNGE SHOWS (No Performer or Crew Coverage)			X		
CHAMBER OF COMMERCE EVENTS	X				
CHRISTMAS TREE LOTS / FARMS (No cut your own)		X			
CHARITY BENEFITS (Including Auctions / Sales)	X				
CINEMAS	X				
CIVIC CLUB MEETINGS	X				
COMEDY SHOWS (No Performer or Crew Coverage)			X		
CONCERTS (NO Hip/Hop, Rap, Heavy Metal)					
Classical Music	X				X
Indoors under 1,500	X				X
Symphony	X				X
Outdoors under 1,500		X			X
Rock under 5,000			X	X	X
Alternative under 1,500			X	X	X
CONSUMER SHOWS	X				
CONVENTIONS (Inside)	X				
CORPORATE EVENTS		X			
COUNTRY WESTERN EVENTS (NO Equine)			X		X
CRAFT SHOWS	X				

-)} Declination of Events could be due to the attendance size or level of performers
-)} Athletic Participant’s coverage requires prior company approval and signed waiver(s)-per State Requirement
-)} Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details)

TENANT/USER PROGRAM HAZARD SCHEDULE (Continued)

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
DANCE SHOWS (includes Rehearsals & Dancers)	X				
DANCES		X			
DEBUTANTE BALLS	X				
DEBUTS		X			
DINNER THEATERS (No Performer or Crew Coverage)	X				X
DOG SHOWS		X			
DRILL TEAM EXHIBITIONS / COMPETITIONS	X				
EDUCATIONAL EXHIBITIONS	X				
ELECTRONICS CONVENTIONS	X				
EVANGELISTIC MEETINGS (Revivals, etc)		X			
EXHIBITIONS / EXHIBITS (Inside)	X				
EXHIBITIONS / EXHIBITS (Outside)		X			
EXPOSITIONS (Inside)	X				
EXPOSITIONS (Outside)		X			
FASHION SHOWS	X				
FILM PRODUCTIONS			X	X	
FISHING EVENTS (Inside)	X				
FISHING EVENTS (Outside)		X			
FLOWER SHOWS	X				
FOOD CONCESSIONS		X			
GARDEN SHOWS	X				
GRAD NIGHT (University Only – NO High School)		X			
GRADUCATION CEREMONY	X				
GYMNASTIC COMPETIONS (No Participant Coverage)	X				X
HARVEST FESTIVALS	X				
HAUNTED HOUSES		X		X	
HEADS OF STATE EVENTS			X		
HOME / HOUSING SHOWS	X				
HORSE SHOWS		X			X
HOTEL SHOWS		X			
ICE SKATING SHOWS	X				X
INSTRUCTIONAL CLASSES (non-mechanical)	X				
JAM & JAZZ SESSIONS		X			
JOB FAIRS		X			
KIDDIELANDS (NO Rides)			X		

-) Declination of Events could be due to the attendance size or level of performers
-) Athletic Participant’s coverage requires prior company approval and signed waiver(s)-Per State Requirement
-) Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details

TENANT/USER PROGRAM HAZARD SCHEDULE (Continued)

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
LADIES CLUB EVENTS	X				
LECTURES	X				
LIVE ENTERTAINMENT (No Performer or Crew Coverage)			X		X
LIVESTOCK SHOWS			X		
LUNCHEONS	X				
MARATHONS		X			
MARTIAL ARTS EVENTS (Non-Contact) No Participant Coverage w/o Company Approval			X		X
MEETING (Inside)	X				
MEETING (Outside)		X			
MOBILE HOME SHOWS	X				
MOTION PICTURE THEATRES	X				
MUSICALS (NO Rock)	X			X	
NIGHT CLUB SHOWS			X		
OPERAS / OPERETTAS (No Performer or Crew Coverage)	X				
ORGANIZED SIGHTSEEING TOURS (No Auto Coverage)	X				
OVERNIGHT CAMPING	X				
PAGEANTS	X				
PARADES		X		X	
PARTIES / CELEBRATIONS – No Liquor	X				
PARTIES / CELEBRATIONS – With Liquor		X			
PETTING ZOOS (NO FEEDING-SURCHARGE MAY APPLY TO EXOTIC ANIMALS)			X		
PICNIC GROUNDS					
Without Pools or Lakes	X				
With Pools or Lakes OVER 150 feet from Water (Excludes Swimming & Diving)		X			
With Pools or Lakes LESS THAN 150 feet from Water (Excludes Swimming & Diving)			X		
PLAYS (No Performer or Crew Coverage)	X				X
POLITICAL RALLIES		X		X	
PROMOTERS (Subject to Special Rating)			X	X	
PROMS	X				
PUMPKIN PATCHES / CORN MAZES	X				

) Declination of Events could be due to the attendance size or level of performers

) Athletic Participant’s coverage requires prior company approval and signed waiver(s)-Per State Requirement

) Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details

TENANT/USER PROGRAM HAZARD SCHEDULE (Continued)

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT / USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
RECITALS (MUSIC, DANCE, PIANO)	X				
RECREATIONAL EVENTS			X		
REGLIGIOUS ASSEMBLIES (Church Services, Bible Study, etc) DURATION OF TIME ONLY 6 WEEKS	X				
REUNIONS		X			
RUMMAGE SALES		X			
RV SHOWS	X				
SCHOOL BANDS EXHIBITIONS / COMPETIONS		X			
SCOUTING JAMBOREES	X				
SEANCES		X			
SEMINARS	X				
SIDEWALK SALES		X			
SKATING PARTY			X		X
SKI EVENTS / DEMOS			X		X
SPEAKING ENGAGEMENTS	X				
SOAP BOX DERBIES		X			
SOCIAL GATERINGS (Indoors)	X				
SOCIAL GATERINGS (Outdoors)		X			
SPORTING EVENTS					
Non-Professional (Indoors)			X		X
BASEBALL			X		X
BASKETBALL			X		X
SOFTBALL			X		X
SOCCER			X		X
TENNIS / HANDBALL / RACKETBALL COURTS			X		X
STATE & COUNTY FAIRS		X		X	
STREET FAIRS		X		X	
SWIMMING EVENTS (AGE INFORMATION REQUIRED) LIFEGUARD RATIO FOR AGES 0-12 MUST BE 1 TO 4 AND AGES 12 & UP 1 TO 6			X		
TELECONFERENCES	X				
TELETHONS	X				
THEATRICAL ROAD SHOWS (No Performer or Crew Coverage)			X		X
THEATRICAL STAGE PERFORMANCES (No Performer or Crew Coverage)	X				X
TRADE SHOWS (Inside)	X				
TRADE SHOWS (Outside)		X			

) Declination of Events could be due to the attendance size or level of performers

) Athletic Participant’s coverage requires prior company approval and signed waiver(s)-Per State Requirement

) Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details

**TENANT/USER PROGRAM
HAZARD SCHEDULE (Continued)**

(A “Tenant/User Event” is an event that is held or sponsored by companies, organizations, or individuals that have been permitted to use your premises)

TENANT/USER EVENT	HAZ I	HAZ II	HAZ III	U/W* Approval Required	NO Participant Coverage
UNION MEETINGS			X		
VACATION SHOWS	X				
VOTER REGISTRATIONS		X			
WEDDINGS & RECEPTIONS	X				
WEDDING PHOTOGRAPHERS	X				
ZOOS (ACTUAL FACILITY)			X		

-)} Declination of Events could be due to the attendance size or level of performers
-)} Athletic Participant’s coverage requires prior company approval and signed waiver(s)-Per State Requirement
-)} Liquor Legal Liability for Hazard Group II must be submitted for Underwriter Approval. See Page 16 for details

MMIA - TENANT USER EVENT PREMIUMS
October 1, 2017 to October 1, 2018

FOR MULTIPLE DAYS:

-) Total the attendance for all days of the event. Refer to premiums schedule and charge the premium corresponding to the **total attendance. Events lasting over five days require underwriting approval.** Please submit information to Alliant Insurance Services, Inc.
-) **Alcoholic Beverage premiums are to be separately calculated for each day.** Liquor Legal Liability is included in the policy by separate endorsement
-) **Liquor Legal Liability for Hazard Groups II and III require underwriter approval. See Page 15 for details**
-) Multiple Day Events: List the Event days that are used exclusively for “setting up” or “taking down” on the Quarterly Report as a "set up" or "take down" day. These are considered insured days on the coverage certificate

AFTER MIDNIGHT EVENTS:

-) If the event extends beyond Midnight and ends before 2:00 AM the event is considered one day
-) If an event **With Liquor** extends beyond Midnight and ends before 2:00 AM (excluding take down days) you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$200.00 x 15% = \$230.00)
-) **If the event goes beyond 2:00 AM, an additional day will to be charged for the event and liquor**

) **Increase Limits Table**

\$1,000,000 per occurrence / \$3,000,000 general aggregate	\$2,000,000 per occurrence / \$2,000,000 general aggregate
11%	19%

) **Property Damage**

Amount	Deductible	Premium
\$50,000	\$500	\$50.00
\$100,000	\$1,000	\$100.00

MMIA - TENANT USER EVENT PREMIUMS
October 1, 2017 to October 1, 2018

EXHIBITORS AND CONCESSIONAIRE PREMIUMS:

Exhibitors - No Sales	\$29.00	Per Day/Per Exhibitor
Concessionaires - Non Food Sales	\$39.00	Per Day/Per Concessionaire
Concessionaires - Food Sales	\$49.00	Per Day/Per Concessionaire

Premiums Include All Taxes & Fees

Exhibitors and Concessionaires coverage is only available in conjunction with a scheduled event.

LIQUOR LEGAL LIABILITY PREMIUMS:

HAZARD GROUP I ONLY:

Alcoholic beverages served charge **\$60.00 premium for each day** of the event.

HAZARD GROUPS II AND III:

Require prior company approval. The premiums below are for quote purposes only

1-150	\$121
151-300	\$146
301-500	\$194
500 +	To Be Determined

Premium include all taxes and fees

Liquor Legal Liability coverage is only available in conjunction with a scheduled event

LIQUOR CHARGES AFTER MIDNIGHT EVENTS:

-) If an event **With Liquor** extends beyond Midnight and ends before 2:00 AM (excluding take down days) you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$200.00 x 15% = \$230.00)
-) **If the event goes beyond 2:00 AM an additional day will to be charged for the event and liquor**

MMIA - TENANT USER EVENT PREMIUMS
October 1, 2017 to October 1, 2018

EXAMPLES:
SAMPLE EVENT PREMIUM CALCULATION

ONE DAY EVENT RATING:

Weddings with 250 People: Refer to Hazard Schedule I "Weddings & Receptions"	Attendance Category: 101-500	Total Premium: \$113.00
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MULTIPLE DAY EVENT RATING (Events of two or more **consecutive** days):

5 Day Dog Show with 100 People each day – Total Attendance 500: Refer to Hazard Schedule II "Dog Shows"	Attendance Category: 101-500	Total Premium: \$207.00
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TWO DAY EVENT WITH LIQUOR:

2 Day Celebration with Liquor with 200 people each day – Total Attendance 400: Refer to Hazard Schedule II "Parties / Celebrations With Liquor" 1 Day set up and 1 day Tear down with 25 people each day – New Total Attendance 450	Attendance Category: 101-500	Total Premium: \$207.00
Liquor Premium applies for each day of the event and requires approval – Attendance each day 200 (\$146 x 2 = \$292). Liquor Premium: \$300	Liquor Haz Group II 151-300	NEW Total Premium: \$499.00

AFTER MIDNIGHT WITH LIQUOR:

If the last day of the actual event, excluding take down days, goes beyond "Midnight" but ends before 2:00AM you can check the appropriate box on the certificate and add a 15% surcharge to the Liquor premium (Example: \$300.00 x 15% = \$345.00) **If the event goes beyond 2:00 AM a third day needs to be charged for the event.**

2 Day Celebration with Liquor – Extends beyond 2:00 AM. Event is now 3 days with 150 people each day – Total Attendance 450: Refer to Hazard Schedule II "Parties / Celebrations With Liquor" 1 Day set up and 1 day Tear down with 10 people each day – New Total Attendance 470	Attendance Category: 101-500	Total Premium: \$207.00
Liquor Premium applies for each day of the event and requires approval – Attendance each day 150 (\$121 x 3 = \$363). Liquor Premium: \$375	Liquor Haz Group II 1-150	NEW Total Premium: \$570.00

**MMIA - INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
October 1, 2017 to October 1, 2018**

**HAZARD I - NON SPORT INSTRUCTION
HAZARD II - SPORTS INSTRUCTION ONLY**

INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	U/W* Approval Required
ACADEMIC	X		
ACTING	X		
AEROBICS		X	
AQUATICS		X	
ARTS AND CRAFTS (Various)	X		
BALLET		X	
BASEBALL		X	
BASKETBALL		X	
BEAUTY	X		
BOWLING		X	
BOXING / YOUTH		X	
BREATHING	X		
CALLIGRAPHY	X		
CARD GAME (Various)	X		
CHEERLEADING		X	
CHESS	X		
CLUB MEETINGS	X		
COINS	X		
COOKING	X		
CPR – ADULT /CHILD / INFANT & FIRST AID	X		
DANCE (Various)		X	
DOG OBEDIENCE	X		
FENCING		X	
GOLF		X	
GYMNASTICS		X	
HEALTH & FITNESS (Non Sport)	X		
HOCKEY		X	
JAZZ	X		
LANGUAGE	X		
MARTIAL ARTS		X	
MODELING	X		
MUSIC	X		
PAINTING	X		
PHOTOGRAPHY	X		
PRESCHOOL / DAYCARE	X		
READING	X		
ROWING		X	
SELF DEFENSE		X	
SELF IMPROVEMENT	X		
SEWING	X		
SKATING		X	
STAMPS	X		
SWIMMING		X	

**MMIA - INSTRUCTOR / RECREATION CLASS HAZARD SCHEDULE
AND PREMIUMS
October 1, 2017 to October 1, 2018**

INSTRUCTOR / RECREATION CLASS	HAZ I	HAZ II	U/W* Approval Required
TAI CHI		X	
TAP		X	
TAPPERCIZE		X	
TEE-BALL		X	
TENNIS		X	
VARIOUS INSTRUCTIONAL CLASSES	X		
VOLLEYBALL		X	
WEIGHTLIFTING (Machines Only)		X	
YOGA		X	

PREMIUMS:

	1-125 Attendance	126+ Attendance
HAZARD I – Non Sport Instruction	\$49 Flat Rate	To Be Determined
HAZARD II – Sport Instruction Only	\$97 Flat Rate	To Be Determined

PREMIUMS ARE ONLY VALID FROM 10/1/17 to 10/1/18

**ATTENDANCE OVER 126 REQUIRES COMPANY APPROVAL & AN ADDITIONAL
CHARGE**

PREMIUMS INCLUDE ALL TAXES & FEES.

**PREMIUMS ARE APPLICABLE PER TOTAL CLASS ATTENDANCE REGARDLESS
OF HOW MANY DAYS / WEEKS OF INSTRUCTION**

**PARTICIPANT COVERAGE – IF APPROVED – REQUIRES SIGNED WAIVERS
BASED ON STATE REQUIREMENTS**

NOMINEE PROGRAM / ENTITY SPONSORED EVENTS

October 1, 2017 to October 1, 2018

THIS IS A LIST OF ENTITY SPONSORED EVENTS THAT MAY BE COVERED.

**ALL EVENTS MUST BE SUBMITTED TO ALLIANT INSURANCE SERVICES, INC.
FOR APPROVAL AND RATING.**

NOMINEE EVENT	HAZ I	HAZ II	NOMINEE EVENT	HAZ I	HAZ II
ARCADES		X	HANDBALL		X
ART SHOW / EXHIBITS	X		JOB FAIRS	X	
AWARDS PRESENTATIONS / CEREMONIES	X		LECTURES	X	
BALLETS	X		MEETINGS	X	
BANQUETS	X		PARADES (Under 1,000 Spectators)		X
BASEBALL		X	PICNICS		X
BASKETBALL		X	PROMS		X
BEAUTY PAGENTES	X		RECITALS	X	
CARNIVALS (No Rides)		X	REUNIONS	X	
CRAFT SHOWS	X		SIDEWALK SALES	X	
DANCE SHOWS		X	SOCIAL RECEPITONS	X	
DANCES & PARTIES		X	SOFTBALL		X
DEBUTS	X		SWAP MEET S / RUMMAGE SALES	X	
FAIRS & FESTIVALS		X	SYMPHONY CONCERTS		X
FUND RAISERS	X		TENNIS COMPETITIONS		X
GRADUATIONS	X		THEATRICAL PLAYS/MOVIES	X	
GYMNASTICS		X			

Premiums quoted will include all taxes and fees

Below is a list of some information that may be required to underwrite your Nominee Event:

- | | |
|---|--|
| <ul style="list-style-type: none">) Event Name) Date(s)) Hours) Nature of Event) Location of Event) Additional Insured's - If Any | <ul style="list-style-type: none">) Attendance and Ages) Joint Sponsor(s) if Any) Is Liquor Coverage Needed) Will there be Concessionaires) Will there be Fire Works) Will there be Carnival Rides |
|---|--|

NOMINEE - ACCIDENTAL DEATH & DISMEMBERMENT LIMITS

Accidental Death & Dismemberment Benefit	\$ 5,000	Max Amount
Accident Medical Expense Excess Benefit	\$ 25,000	Max Amount
Aggregate Limit (Per Event)	\$250,000	Per Accident
Deductible	\$ 50	
Maximum Period	26 Weeks	