

DIOCESE OF OGDENSBURG
2010 Tenant/User Liability Proposal

Hazard Rates:

Attendance	Group I	Group II	Group III
1 to 100	\$100	\$125	\$195
101 to 500	\$120	\$215	\$345
501 to 1,500	\$175	\$255	\$455
1,501 to 3,000	\$230	\$425	\$715

Term/Conditions/Major Exclusions:

Common Policy Conditions
Nuclear Energy Liability Exclusion
Commercial General Liability Coverage Form (Occurrence Version)
War Liability Exclusion
Exclusion – Coverage C – Medical Payments
Abuse or Molestation Exclusion
Total Pollution Exclusion
Additional Exclusion, Limitations & Amendments
Exclusion and Limitations – Personal Injury and Advertising Injury
Exclusion – Employees of Others
Exclusion – Injury to Participants of Athletic Events
Concert Promoters Liability Exclusions and Limitations
Limitation of Coverage to Designated Hazards
Promoters Liability Exclusion & Limitations
Amendment – Aggregate Limits of Insurance Per Rental or Lease Term
Exclusion – Concerts, Performances & Events (Collapse, Seating, Fixtures & Glass)
Exclusion – Collapse, Seating, Fixtures & Glass
Rates by Hazard Class Endorsement
Exclusion – Asbestos
Application Terrorism Endorsements

Please refer to the Insurance Company's police forms for complete terms and conditions. If any variance exists between the summary of the Insurance Company's Policy, the terms of the Insurance Company's Policy will prevail. Actual policy form should be sought for complete terms and conditions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF COVERAGE TO DESIGNATED HAZARDS

HAZARD I

(Low/Minimum Hazard Risks)

Antique Shows	Dance Shows/Recitals	Mobile Home Shows
Art Festivals	Debutante Balls	Operas
Art Shows	Drill Team Exhibitions	Organized Sight-seeing Tours
Auctions	Educational Exhibitions	Pageants
Automobile Shows	Electronics Conventions	Parties < 500 attendance
Awards Presentations	Expositions	Plays
Ballets	Fashion Shows	Proms
Banquets	Fishing Shows	RV Shows
Bazaars	Flower Shows	Scouting Jamborees
Beauty Pageants	Garden Shows	Seminars
Bingo/Casino Games	Graduations	Social Receptions
Boat Shows	Harvest Festivals	Speaking Engagements
Body Building Contests	Holiday Shows – Christmas tree lighting	Symphony Concerts
Business Meetings	Home Shows	Teleconferences
Charity Benefits, Auctions & Sales	Instructional Classes (Non-Mechanical)	Telethons
Civic Clubs & Group Meetings	Ladies Club Events	Theatrical Stage Performances
Concerts – Indoor, < 1500 attendance	Lectures	Trade Shows in Buildings
Consumer Shows	Luncheons	Vacation Shows
Conventions in Buildings	Meetings (Indoors)	Voter Registration
Craft Shows		Wedding & Receptions

HAZARD II

(Medium/Average Hazard Risks)

Aerobics – Jazzercise Demonstrations	Political Rallies
Animal Acts/Shows	Religious Assemblies
Concerts – Outdoor, < 1500 attendance	Reunions
Debuts	Rummage Sales
Evangelistic Meetings	Sidewalk Sales
Farmers Markets	Sporting Events – Non-contact (bicycle rallies, golf, tennis, racquetball, handball, marathons, fun runs, 10k races, gymnastics competitions, ice-skating shows, etc.)
Food Concessions	Street Fairs
Instructional Classes (Mechanical)	Swap Meets
Job Fairs	Trade Shows – Outdoors
Livestock Shows	Parades < 500 Spectators
Picnics without Pools or Lakes	

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HAZARD III

(Moderate Hazard/Increased Exposure/Average Risks)

Casino and Lounge Shows	Recreational Events – fishing contests, corporate challenges
Concerts – 1,500 attendance to 5,000 attendance	Scavenger Hunts
Heads of State Events	Soap Box Derbies
Picnics with Pools or Lakes – excluding Swimming & Diving Lessons	Sports Events – contact (baseball, softball, basketball)
	Union Meetings

LIMITATION OF COVERAGE

This insurance does not apply to “bodily injury”, “property damage” or advertising injury” arising out of any concert, performance, event or activity not listed in Hazard I, Hazard II or Hazard III, above. Any concert, performance, event or activity not listed above must be reported to the Company and endorsed to the policy in order to be covered by this Insurance.