



**Diocese of Rockford**  
**Office of Finance and Administration**

555 Colman Center Drive  
P.O. Box 7044  
Rockford, IL 61125

(815) 399-4300  
FAX: (815) 399-5591

**M E M O R A N D U M**

TO: Pastors, Parochial Administrators, Superintendents, Principals, Agency Heads, and Parish Business Managers

FROM: Jodi M. Rippon, C.P.A.

DATE: November 2010

RE: Special Events Insurance Procedures

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The “Special Events” insurance program provides insurance coverage when a parish or school allows an event to be held on parish/school property, but the event is **not** parish/school sponsored. The most common example is a wedding reception held at a parish hall. If an individual or outside organization holds an event on parish/school property, they have one of two choices, either (1) provide a certificate of insurance naming the parish/school, the Pastor of the parish, the Bishop of Rockford, and the Catholic Diocese of Rockford as additional insured for at least \$1,000,000, or (2) purchase the “Special Events” insurance available through Arthur J. Gallagher Risk Management Services.

The carrier requires a 2 page “Facility Use Agreement” form to be completed and kept on file at the parish/hosting location. Please review the form carefully as each applicant must sign and agree to follow the guidelines for the coverage to be valid.

Below are the specific instructions for completing the Application for Special Events Coverage process.

- **At least 15 days prior to the event**, mail the application form and check to Arthur J. Gallagher Risk Management Services at the address noted on the application. All events need prior approval by the Insurance Company.
- **Enclose the check, payable to “Arthur J. Gallagher Risk Management Services” for \$150 for a one-day event**, or \$175 for an overnight event up to 1,000 people.
- Please be specific as to the type of event (wedding, fund raising dinner/dance, auction, etc.)
- The application form lists the common events that are **not** covered by this policy.
- “Host” liquor activities are automatically covered with the purchase of a policy. This means that if liquor is served at a wedding reception held in the parish hall, no separate insurance is required.
- There are three instances in which a special liquor insurance policy is required: (1) If liquor is being sold, (2) When there is an admission price to the event which includes liquor, or (3) If liquor is served as part of a fund raising event. Please call if any of these situations apply.

Your primary contact person for the special events insurance program is **Julia Seidel** at Arthur J. Gallagher Risk Management Services. Any questions you have regarding insurance requirements or coverage can be answered by Julia by calling 630-285-3579.



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**MEMORANDUM**

TO: Pastors, Parochial Administrators, Superintendents, Principals, Agency Heads, and Parish Business Managers

FROM: Jodi M. Rippon, C.P.A.

DATE: November 2010

RE: Special Events Insurance

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**No additional Special Events coverage needs to be purchased for PARISH SPONSORED events.**

The "Special Events" insurance program requires insurance coverage for non parish/school sponsored activities. The list provided below represents a cumulative summary of previous events for which coverage was offered. The procedures for completing the actual application and facility use agreement may be found on a separate document. The specific list of excluded events listed on the application is not meant to be exclusive, there may be other situations for which this policy can not offer coverage.

Anniversary/ Birthday/ Other family parties (graduation, rehearsal dinner, retirement, reunion)  
Baby/ Bridal Showers  
Band Banquet  
Baptism Reception Party  
Bazaars  
Benefits  
Board Meetings  
Card Parties/ Patch Trading/ Quilting/ Texas Hold 'em/ Trivia Challenge  
Charity Event/ Fundraiser  
Class Reunion  
Company Picnic  
Concert  
Continuing Education Workshop  
Focus Group  
Funeral Lunch (non-parishioner)  
Holiday Celebrations  
Meetings (Homeowners Association, Membership Conference)  
Overnight in the Gym  
Quinceañeras  
Sports Banquets

**Diocese of Rockford  
Application for Special Events Coverage**

Name of Parish,  
School, or Agency: \_\_\_\_\_  
Street Address: \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Contact Person: \_\_\_\_\_  
(printed name)

Date of Event: \_\_\_\_\_  
Type of Event (Example: Wedding Reception  
Anniversary Party, Etc. - Please Specify): \_\_\_\_\_  
Time of Event: From: \_\_\_\_\_ To: \_\_\_\_\_  
Approximate Number of Participants: \_\_\_\_\_

**Lessee (Additional Insured) Information:**  
Name of Sponsoring Organization and/or  
Individual Requesting Coverage: \_\_\_\_\_  
\_\_\_\_\_

Will there be Liquor at the event?  
Yes No  
Is Liquor being sold, included in the price of admission, or  
provided at a fundraiser?  
Yes No  
If yes, a separate, additional Liquor Liability policy is required.  
Is Food Being Served? Yes No  
Overnight Event? Yes No

Street Address: \_\_\_\_\_  
City, State, Zip Code: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Lessee Signature \_\_\_\_\_

The Special Events coverage provides \$1,000,000 Combined Single Limit Bodily Injury, Property Damage, and Host Liquor Liability coverage per event (not per claim). This coverage is underwritten by Nationwide Mutual Insurance Co.

**Cost of Coverage:**          \$150     **Per Event**          \$175     **For an Overnight Event**  
  (Need Prior Underwriting Approval)      (Need Prior Underwriting Approval)

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

- Amusement rides, mechanically operated devices, trampolines, & rebounding devices
- Events where a fee or admission is charged, unless all proceeds go to charity
- Events organized or operated by professional promoters/performers
- Events with attendance of more than 1,000 persons
- Sporting events including tournaments & camps
- Events which exceed 72 hours in duration
- Events involving pool or lake activities
- Events involving recreational vehicles
- Fireworks & fireworks displays
- Any Carnival Event
- Liquor Liability (Dram Shop) coverage

For Company Use only:

**NOTIFICATION OF AN EVENT MUST REACH ARTHUR J. GALLAGHER  
AT LEAST 15 DAYS IN ADVANCE OF THE EVENT  
\*ALL EVENTS NEED PRIOR APPROVAL BY K & K Insurance Group, Inc.\***

**Please make check or money order payable to:**

**COMPLETE AND RETURN THIS FORM TO:**

**Arthur J. Gallagher Risk Management Services**

**Arthur J. Gallagher Risk Management Services**

**Please do not send cash.**

Attn: Julia Seidel      Phone: (630) 285-3579  
Two Pierce Place      Fax: (630)285-4062  
Itasca, IL 60143      E-mail: julia\_seidel@ajg.com

Please report all claims to K & K Insurance Group, Inc. Claims department at 1-800-237-2917

**All Events must be reported 15 days prior to effective date.**

Date rec'd \_\_\_\_\_ Ck # \_\_\_\_\_ COA \_\_\_\_\_

**Diocese of Rockford**  
**Application for Special Events Coverage for Recurring Meetings**

Name of Parish, School, or Agency: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City, State, Zip Code: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_  
 (printed name)

Date(s) of Meeting(s): \_\_\_\_\_  
 Example: 1st Monday of month, 2nd/4th Thursday, etc.

Type of Meeting (Example: Support Groups, Community Organizations, Home Owners Assoc., Etc. - Please Specify): \_\_\_\_\_

**Lessee (Additional Insured) Information:**  
 Organization Name: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City, State, Zip Code: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 Lessee Signature \_\_\_\_\_

Meeting Time: From: \_\_\_\_\_ To: \_\_\_\_\_

Approximate Number of Participants: \_\_\_\_\_

Number of meetings per month: \_\_\_\_\_

Is Food Being Served? (not including light refreshments.)  
 Yes No

Coverage is not afforded for alcohol through this program. See below for additional exclusions.

The Special Events coverage provides \$1,000,000 Combined Single Limit Bodily Injury, and Property Damage coverage per event (not per claim). This coverage is underwritten by Nationwide Mutual Insurance Co.

Please use the chart to the right to determine the event class and corresponding cost of coverage:		Participants	Frequency	Cost
<b>Class</b> _____	<b>Cost of Coverage</b> _____	Class A One - 50	Monthly	\$225
		Class B 51-250	Monthly	\$325
		Class C One - 50	Bi-Monthly	\$275
		Class D 51-250	Bi-Monthly	\$375
		Class E One - 50	Weekly	\$325
		Class F 51-250	Weekly	\$425

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

- Amusement rides, trampolines, & rebounding devices, etc.
- Events with fee or admission, unless all proceeds go to charity
- Events organized or operated by professional promoters/performers
- Events with attendance of more than 250 persons
- Sporting events including tournaments & camps
- Events which exceed 72 hours in duration
- Events involving pool or lake activities
- Events involving recreational vehicles
- Fireworks & fireworks displays
- Any Carnival Event
- Liquor liability Coverage

For Company Use only:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Coverage period is July 1, 2010 through July 1, 2011

**NOTIFICATION OF AN EVENT MUST REACH ARTHUR J. GALLAGHER  
 AT LEAST 15 DAYS IN ADVANCE OF THE EVENT  
 \*ALL EVENTS NEED PRIOR APPROVAL BY K & K Insurance Group, Inc.\***

**Please make check or money order payable to:**

**Arthur J. Gallagher Risk Management Services**

**Please do not send cash.**

**COMPLETE AND RETURN THIS FORM TO:**

**Arthur J. Gallagher Risk Management Services**

Attn: Julia Seidel Phone: (630) 285-3579  
 Two Pierce Place Fax: (630)285-4062  
 Itasca, IL 60143 E-mail: julia\_seidel@ajg.com

Please report all claims to K & K Insurance Group, Inc. Claims department at 1-800-237-2917

**All Events must be reported 15 days prior to effective date.**

Date rec'd \_\_\_\_\_ Ck # \_\_\_\_\_ COA \_\_\_\_\_

07/2010

## Facility Use Agreement For Parishioners

The Facility Use Agreement is entered into on \_\_\_\_\_, 20\_\_\_\_  
by \_\_\_\_\_ (Church) and \_\_\_\_\_ (Licensee),  
with respect to Licensee's proposed use of space at the Church on \_\_\_\_\_,  
20\_\_\_\_. Church and Licensee agree to the following rules, regulations and provisions:

1. The Church's Building Manager or the Church's designee shall approve scheduling of all building facilities.
2. All events must terminate by 1:00A.M. Events with music must arrange for music to stop at 12:00 Midnight. **If an event will have minors present who are not accompanied by a parent or guardian, Licensee will be fully responsible for city curfew compliance.**
3. Absolutely NO decoration or signs are to be attached or affixed in any way to any walls, windows, doors, or chandeliers.
4. All decorations, flowers, liquor, or food items must be removed at the conclusion of the event.
5. There is to be NO SMOKING inside the building, the courtyards or in any garden areas.
6. It is Licensee's responsibility to comply with all applicable laws, ordinances and regulations in the use of the facility. Licensee is responsible for the conduct of all individuals attending Licensee's event, including, but not limited to, all caterers. Therefore, it is also Licensee's responsibility that Licensee's guests and the caterer for the event also comply with all applicable laws, ordinances and regulations.
7. **Any abuse of, damage to, or loss of Church property, whether real or personal, shall be the responsibility of Licensee. Licensee agrees to reimburse the Church, upon demand, such sum as will be necessary to restore the damaged property to its original condition.**
8. **Licensee assumes full responsibility for the character, acts and conduct of all persons attending Licensee's event. Licensee hereby holds harmless and indemnifies the parish/school, the Pastor of the parish, the Bishop of Rockford, the Catholic Diocese of Rockford, and their respected officers, employees, members and agents, against any and all losses, claims, liability or damages (including attorneys' fees) arising or allegedly arising out of injury to persons or property and relating to Licensee's use of the facility, including but not limited to those which may be asserted by third parties.**

9. **Licensee shall carry or obtain comprehensive general liability insurance in the amount of not less than \$1,000,000 and shall include the parish/school, the Pastor of the parish, the Bishop of Rockford, and the Catholic Diocese of Rockford as additional insureds thereunder.**
10. Licensee will not charge for (whether by admission fee or otherwise) alcoholic beverages served at Licensee's event and will otherwise comply with all laws regarding the use and consumption of liquor.
11. Church shall assume no liability for the loss, damage or return of any items of personal property brought onto the premises by Licensee, or any of its guests. Licensee shall assume all liability and risk of loss for any loss or damage to items of personal property brought onto premises by any member of said Licensee, or any of its guests. The Church shall assume no liability for the loss or damage of vehicles parked in the Church parking lot by Licensee, or any of its guests.
12. Any change or modification to this contract will not be effective unless made in writing and signed by both parties to this contract.

I/We have read and agree to the above regulations.

**CHURCH:**

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Signed

Date

**LICENSEE:**

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Signed

Date