SELIP Insurance Program

Special Event Liability Insurance Program

County of Los Angeles

SPECIAL EVENTS LIABILITY INSURANCE PROGRAM

PROVIDING:

COMMERCIAL GENERAL LIABILITY

$1,000,000 PER OCCURENCE / $1,000,000 GENERAL AGGREGATE

FOR PERMITTED SPECIAL EVENTS HELD ON PORT PROPERTY

TOLL FREE NUMBER:

(800) 420-0555

ON-LINE APPLICATIONS AT:

www.2sparta.com

Pre-Approved Coverage

Free, Fast Quotation
Hassle-Free Application
We Do All the Paperwork for You

SPARTA Insurance Programs Serviced By: Merriwether & Williams Insurance Services, California License #0C01378

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WHAT IS THE SPECIAL EVENTS LIABILITY INSURANCE PROGRAM:

This policy was designed to provide liability protection for Public Entities that permit public events to be held on the Public Entity's owned or managed property.

Parties who use County facilities operated by concessionaires, such as Raging Waters, cannot utilize the SELIP Program to obtain insurance. Please refer to your use permit for insurance requirements.

Examples of event classifications:

1. A group of citizens wants to hold a block party and requests a street closure.

2. A religious group wants to hold a service in a public park.

3. A parade, street fair, sidewalk sale, a wedding, reunion or social gathering taking place on Public Entity property or in an entity owned or managed facility.

These are just some of the most common examples. Consult the attached Event Schedule for a full range of eligible activities.

When the event holder contacts the Public Entity for a permit or permission to use a Public Entity facility they would be informed of the insurance requirement and offered the opportunity to access the Master Policy. We can provide a simple handout with a toll free number the event holder can access for additional information or a quotation.

HOW DOES THE SPECIAL EVENTS LIABILITY INSURANCE PROGRAM WORK?

The event sponsor would go to www.2sparta.com or call our toll free (800) 420-0555 number. One of our licensed professionals would determine the type of special event and activities and what coverage is required by the Public Entity. After ascertaining the event type and activities, we would fax, mail or email the potential event sponsor a quotation. This document contains specific information they will require to purchase the coverage. If they elect to use the insurance program, they send a cashier's check or money order for the amount of the premium. Upon receipt of this, we will issue a Certificate of Insurance based on the Public Entity's pre-approved master policy and coverage will be activated. Our website www.2sparta.com provides for payment by credit card.

At the end of each month, we provide the Public Entity with a copy of all the event sponsors who have been issued coverage through the program. This report includes the name of the sponsor, event name and location, the premium paid, and department requesting the coverage. A copy of each certificate issued will be attached to this report. The Public Entity will also receive a claims status report of any new or ongoing claims.

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1. **Carrier:** Employers Fire Insurance Company (AM Best Rated A XII), Admitted

2. **Policy Forms**: Commercial General Liability-New Occurrence Form and Liquor Liability

3. **Policy Limits**:
   $1,000,000 General Aggregate
   $1,000,000 Per Occurrence
   $1,000,000 Products/Completed Operations
   $1,000,000 Personal and Advertising Injury
   $ 50,000 Fire Damage (any one fire)
   (Medical Payments Limit Excluded)

4. **Deductible:** None

5. **Claims:**
   Claims will be reported to Merriwether & Williams Insurance Services, Inc. at 417 Montgomery Street, Suite 200, San Francisco CA 94104. Should a claim be received by either the Public Entity or Merriwether & Williams, it will be the responsibility of the recipient of the report to inform the Public Entity, Merriwether & Williams and the carrier as soon as possible. Monthly reports will be provided to the Public Entity regarding claims status if any.

6. **Additional Insured:**
   The following may be added as "Additional Insured" for a charge:

   a) Adjacent property owners, public or private who grant the Public Entity or the certificate holder access via their premises.

   b) Public Entity organizations, as pre-approved by the Master Policy holder.

   c) Event sponsors other than tobacco and alcoholic beverage manufacturers.

7. **Exclusions:**
   The policy contains the following exclusions: Total Pollution; Asbestos; Silica Dust or Toxic Substances; Voluntary Labor; Employment Related Practices; Assault & Battery; Abuse and Sexual Molestation; Professional Liability; Absolute Liquor Liability; Animal Bite; Medical Payments; Computer Related Problems; Amusement Devices; Punitive or Exemplary Damages; Unscheduled Activities; Pyrotechnics (fireworks); Athletic Participant; Independent Contractors.

8. Premium for individual certificate holders will be determined by the exposure and attendance. Class I Risks are those with low or minimal exposure, Class II risks average or medium exposure, Class III risk heavy exposure. Class IV risks require carrier approval, and Class V risks where the exposure is too great for the program are excluded from participation. Host Liquor Liability coverage is provided for Classes I and II at no additional premium charge. Host Liquor provides coverage when "No Liquor is Sold or Included in the Ticket Price." Liquor Liability coverage is required for all other events that sell liquor or when liquor is included in the ticket or admission price. Liquor Liability for licensed professional bartenders or caterers is not provided. They must provide proof of Liquor Liability coverage and are required by law to have their own coverage. Liquor Liability rates are also provided in the attached Class and Attendance rating tables. The following is a schedule of exposures by class:

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CLASS I EVENTS – LOW EXPOSURE	
Anniversary Parties	Fishing Events
Antique Shows	Flower Shows
Art Festivals	Garden Shows
Art Shows	Graduations
Auctions	Harvest Festivals - No farm implements, equipment
Award Presentations	Home Shows
Ballets, Other Classical Dance Shows	Jam and Jazz Concerts – Indoors
Banquets	Job Fair – Indoors
Bazaars	Ladies Club Events
Beauty Pageants	Lectures
Body Building Contests	Luncheons
Business Meetings	Meetings – Indoors
Business Shows	Pageants
Birthday Parties	Professional and Amateur Association Meetings
Charity Benefits, Auctions, or Sales	Reunions – Indoors
Church Services or Meetings	Séances
Civic Club Meetings	Scouting Jamborees – No overnight camping
Classic Music Concerts – Indoors	Seminars
Consumer Shows	Social Receptions
Conventions in Buildings	Speaking Engagements
Craft Shows	Symphony Concerts
Debuts	Teleconferences
Debutante Balls	Telethons
Drill Team Exhibitions	Trade Shows – Indoors
Educational Exhibitions	Vacation Shows
Educational Conventions	Voter Registration
Electronics Conventions	Wedding Receptions
Fashion Shows	

Host Liquor Liability is provided for Class I at no additional premium charge. Host Liquor provides coverage when "No Liquor is Sold or Included in the Ticket Price.

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CLASS II EVENTS – MEDIUM EXPOSURE	
Bingo Games	Political Rallies
Classical Music Concerts – Outdoors	Reunions – Outdoors
Festivals and Cultural Events – Indoors	School Band – Competitions or Events
Jam and Jazz Concerts – Outdoors	Soap Box Derbies
Job Fairs – Outdoors	Social Gathering – Outdoor
Meetings – Outdoors	Trade Shows – Outdoors
Old Timer Events	Union Meetings
Picnics held at grounds without pools or lakes	

Host Liquor Liability is provided for Class II at no additional premium charge. Host Liquor provides coverage when "No Liquor is Sold or Included in the Ticket Price.

CLASS III EVENTS – HIGH EXPOSURE	
Aerobics and Jazzercise Classes or Events	Junior Athletic Games
Baseball	Karate Meets
Basketball	Livestock Shows
Bicycle Rallies (Not Including Races)	Nightclub Shows
Casino and Lounge Shows	Parades – Under 500 Spectators
Country Western Events – No rodeos or rides	Proms
Country Festivals and Fairs – No rides	Softball Events
Festivals and Cultural Events – Outdoors	Sporting Events – Amateur, Indoors
Film Showings	Theatrical Stage Performances
Heads of State Events	Volleyball Events
Ice Skating Shows	

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CLASS IV EVENTS These risks are considered highly hazardous and are submitted to the insurance company for approval and premium quotation, or deemed as Ineligible Exposure in the events program:	
Aircraft and Balloon Events	Marathon (Walking, Running, etc.)
Animal Acts and Shows	Mechanical Amusement Devices
Any event with daily attendance over 5,000	Mobile Home Shows
Any risk with Prior Losses	Motorized Sporting Events
Anything not otherwise classified in the guide	Overnight Camping
Armed private security used at an event	Professional Sporting Activities
Block Parties / Street Closures / Street Fairs	Promoters
Boat Shows	Pyrotechnics
Boxing, Wrestling, Hockey and Football Games	Rap and/or Heavy Metal
Carnivals	Rodeos and Roping Events
Circus and Carnivals – Non Domesticated Animals	Rummage Sales
Concerts – Not Otherwise Classified	RV Shows
Evangelistic Meetings	Sidewalk Sales
Exhibitions	Ski Events
Film Production	Swap Meets
Gun and Knife Shows	Swimming, Swimming Pool Facilities
Gymnastic Competitions	Water Activities or Events
Instructional Classes	Tractor Trailer Pulls

CLASS V EVENTS – SAMPLE PROHIBITED AND INELIGIBLE EXPOSURES	
Bungee Jumping	Parasailing
Hang Gliding	Saddle Animals
Hot Air Balloon Rides	Skateboarding
Luge	Skycoaster
Mechanical Bulls	Slam Dancing
Mosh Pits	Tobogganing
Parachuting	Trampolines

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ATTENDANCE / PREMIUM SCHEDULE

For Events Lasting 1-4 Days, Use Total Attendance of All Days

Total Attendance			Class I*	Class II*	Class III*	Additional Premium for Liquor Liability
1	-	50	$60.00	$125.00	$175.00	$100.00
51	-	100	$75.00	$125.00	$175.00	$100.00
101	-	500	$125.00	$175.00	$225.00	$200.00
501	-	1,500	$175.00	$225.00	$325.00	$275.00
1,501	-	3,000	$225.00	$325.00	$425.00	$375.00
3,001	-	5,000	$300.00	$425.00	$625.00	$500.00
5,001	and	Over	REFER	REFER	REFER	REFER

**Add 10% to the premium for each Additional Insured up to a maximum of $1,000.*

For Events Lasting 5 or More Days, Use Total Attendance of All Days

Total Attendance			Class I*	Class II*	Class III*	Additional Premium for Liquor Liability
1	-	100	$125.00	$225.00	$300.00	$125.00
101	-	500	$175.00	$275.00	$375.00	$275.00
501	-	1,500	$250.00	$375.00	$475.00	$450.00
1,501	-	3,000	$350.00	$475.00	$575.00	$600.00
3,001	-	5,000	$450.00	$650.00	$775.00	$750.00
5,001	and	Over	REFER	REFER	REFER	REFER

**Add 10% to the premium for each Additional Insured up to a maximum of $1,000.*

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Vendors Vicarious Liability Rate Schedule

Coverage under the Vendors Liability Program is not meant as a replacement for the Vendor's own liability insurance coverage. Liability coverage under this program is vicarious liability and covers only the event holder and the Public Entity.

Exhibitors	No Sales	$55 per day per exhibitor up to a maximum of $300 per day
Concessionaires	Non-Food Sales	$80 per day per exhibitor up to a maximum of $425 per day
Concessionaires	Food Sales	$90 per day per exhibitor up to a maximum of $475 per day
Attractions	Performers	$185 per day per exhibitor up to a maximum of $950 per day

Products Liability coverage excluded on vendors, concessionaires, and exhibitors of non-food sales.

Certificate Fee Schedule

A certificate fee will be charged based on primary premiums as follows:

Premium Range	Certificate Fee
$ 60 – 500	$ 35.00
$ 501 – 1,000	$ 50.00
$ 1,001 – 2,000	$100.00
$2,001 and Over	$150.00