

CALIFORNIA JPIA
8081 Moody Street, La Palma, California 90623

January 1, 2008

SE 08
(Supersedes SE 07)

PROGRAM: **Special Event Tenant User Liability Insurance**
Tenant user liability insurance while Member-owned and/or operated premises are used for special events or short term activities.

PROTECTION PERIOD: January 1, 2008 to January 1, 2009 at 12:01 a.m. Pacific Time

PROTECTS: A. Tenant/users while using Member-owned and/or operated premises
B. CALIFORNIA JPIA Member as Additional Insured

PROGRAM: **Instructors/Recreation Liability Insurance**
Insurance for contract instructors teaching classes at Member-owned and/or operated premises.

PROTECTS: A. Non-employee Instructors
B. CALIFORNIA JPIA Member as Additional Insured

PROGRAM: **Nominee Coverage**
Insurance for Member-sponsored or co-sponsored events.

PROTECTS: A. CALIFORNIA JPIA Member
B. Co-Sponsors

COVERS: Liability for MONETARY DAMAGES resulting from an occurrence because of:
1. Bodily Injury
2. Property Damage

LIMITS:
\$1,000,000 PER OCCURRENCE
\$1,000,000 AGGREGATE PER EVENT
\$5,000 MEDICAL EXPENSE LIMIT

RATES: Determined by type of event and attendance. Refer to Special Events Manual distributed by Driver Alliant Insurance Services.

THE ABOVE IS A SUMMARY ONLY!
IT DOES NOT MODIFY THE INSURANCE POLICY.
FOR FULL COVERAGE DETAILS SEE COPY OF POLICY
IN THE SPECIAL EVENTS MANUAL.
EFFECTIVE JANUARY 1, 2008

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**SPECIAL EVENT LIABILITY INSURANCE
SUMMARY OF INSURANCE**

INSURED: 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: January 1, 2008 to January 1, 2009

CARRIER: Evanston Insurance Company

A.M. BEST RATING: A Excellent, Financial Size Category XII (1 Billion to 1.25 billion)
As of June 1, 2007

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			
\$ 50,000	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 insureds
- Entity or Venue Owner as Additional Insured
- Premises and Products/Completed Operations Liability
- Personal and Advertising Injury
- Fire Damage and Medical Payments

OPTIONAL COVERAGE: (Subject to additional Premium/Conditions)

- Liquor Liability (With prior approval and payment of additional premium)
- Athletic Participants included with underwriter’s approval and signed waiver
- Vendors, Exhibitors and Concessionaires (Included with payment of additional premium)

MAJOR EXCLUSIONS:
(Including but not limited to)

- Automobile Liability
- Aircraft / Watercraft Liability
- 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) see Endorsement IC03280107SEP for details
- 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

BROKER:

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

Rennetta Poncy, Vice President
Mary Ellen Ewert, Unit Manager
Penny De Witt, Senior Account Representative

THIS PROPOSAL IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.

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.alliantinsurance.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, Attention: Chief Operating Officer, 1301 Dove Street, Suite 200, Newport Beach, CA 92660.

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 Poors 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

To learn more about companies doing business in your State, please visit your State's Department of Insurance website