

UNDERWRITERS GUIDE
2016-2017

<u>Coverage Determination</u>	<u>Identified Events and Activities:</u>	<u>Comments/Risk Control</u>
Excluded	Pro-life activities: rally's, parades, protests, demonstrations creating altercations	Activities excluded
Excluded	Abuse and molestation	
Excluded	Athletic/sports participants, except by exception	Medical payments only coverage would be available. Permission slips, including a waiver of liability should be required.
Excluded	Described hazards: carnivals, circus, fair	Sponsoring a parade is not allowed, marching or having a float is covered. Sponsoring a carnival or festival is not covered but having a booth or consession stand at one is.
Excluded	Terrorism	
Excluded	Asbestos, mold, lead, NBC,	
Excluded	Liquor Liability, except Host Liquor	The following states will require referral to company, prior to planning an event with liquor exposure to allow Company to evaluate exposures and controls: Alabama, Alaska, District of Columbia, Vermont
Excluded	Professional Liability	
Excluded	Guns/rifles	Refers to councils who want to hold/supervise Skeet Shoots as an example
Excluded	Bike rides	Participants excluded by Athletic exclusion. Sponosrship not acceptable.
Excluded	Runs	Participants excluded by Athletic exclusion. Sponosrship not acceptable.
Not Acceptable	Boat rides	Owners must have their own insurance and be the only person to operate the boats.
Not Acceptable	Pool Parties	Not approved under any circumstances
Not Acceptable	Power tools i.e. chain saws	Refers to Councils who want to cut trees in the forest for Christmas sales (as an example)
Not Acceptable	Adopt A Highway Program	Too dangerous and carrier does not want to take on this exposure
Not Acceptable	Liquor - not sold - Donations only	Any running of a bar where in selling of alcohol/beer or beer in return for a donation is not allowed.
Not Acceptable	Bounce House	Not Allowed Ruling
Not Acceptable	Equipment - loaned	Loaning council equipment for a non council event. This exposure would fall upon the person that is borrowing the equipment
Acceptable	Marching or floats in Parades	Sponsorship of parade is not acceptable to this program and would require a special events policy.
Acceptable	Adoption Education Programs	
Acceptable	Appreciation Events (Knight of the month/year, Family of the year, Fireman /Police/Priest of the year)	
Acceptable	Attend funerals	
Acceptable	Bingo	Proper permits must be in place to manage gathering to public safety standards ie. life safety.
Acceptable	Car washes	
Acceptable	Casino Nights	
Acceptable	Church work: ushers, lectors, choir, youth ministry	
Acceptable	Communion Breakfasts	
Acceptable	Council Newsletter	

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Acceptable	Council promotion	
Acceptable	Easter Seals	Financial and/or volunteer support
Acceptable	Family of the Month	
Acceptable	Family of the Year	
Acceptable	Food and Clothing Drives for the needy	
Acceptable	Food pantry	
Acceptable	Honoring Police, Fire, Veterans	
Acceptable	Keep Christ in Christmas: billboards, manger, cards	
Acceptable	Knight of the Month	
Acceptable	Knight of the Year Event	
Acceptable	Local Council Meetings	
Acceptable	Luncheons/picnics for families	
Acceptable	Morality in Media support	
Acceptable	Poster Contest: drug abuse, vocations	
Acceptable	Prayer services: rosary, marriage preparation	
Acceptable	Pregnancy support center - financial support, volunteer time	
Acceptable	Scholarships	
Acceptable	Scouts - Financial support	Sponsorship and operation is not included 09/09
Acceptable	Send get well cards	
Acceptable	Senior citizen visits: equipment donation, home visits	
Acceptable	Shaving heads of volunteers	
Acceptable	Special mass: jubilee, vocations, memorials	
Acceptable	Squires	
Acceptable	Support home/school association	
Acceptable	Support needy families	
Acceptable	Theology of the Body	
Acceptable	Theology on Tape	
Acceptable	Tootsie Roll & Candy sales	
Acceptable	Tournaments: golf, bowling, pool/billiards	
Acceptable	Vocations: donations, priest preparation	
Acceptable	Voter registration	
Acceptable	Youth awards	
Acceptable	Youth programs	Require parental permission and releases as noted in other activities; no transportation.

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Acceptable	Special Olympic event volunteers	
Acceptable as outlined	All activities involving youth	Please refer new events to Lockton Affinity for review and approval. All activities and/or events should require the use of parental permission slips including medical coverage information where appropriate and release of liability for state council.
Acceptable as outlined	Breakfasts, Luncheons & Dinners	Host Liquor available * For all activities involving host liquor exposures each council must have a program in place to verify the hired bartenders and servers are trained in proper serving and control methods. Whenever outside services are hired for a function a Certificate of Insurance including coverage for liquor liability should be obtained from the company hired.
Acceptable as outlined	Food Truck whether mobile or stationary	Truck must be covered by auto insurance. Food liabilities are covered
Acceptable as outlined	Local Council Parties for Members and Guests	Host Liquor available * For all activities involving host liquor exposures each council must have a program in place to verify the hired bartenders and servers are trained in proper serving and control methods. Whenever outside services are hired for a function a Certificate of Insurance including coverage for liquor liability should be obtained from the company hired.
Acceptable as outlined	Athletic teams, sponsorship	Participants should be required to provide a release form annually. Release should include information on personal medical coverage information where appropriate. Injury to participants is excluded.
Acceptable as outlined	Blood drive	Certificate of Insurance must be obtained from Medical Service Provider/Organization
Acceptable as outlined	Clean or fix church: donated services or activity	General, light housekeeping services are anticipated to be the normal operation performed. Use of ladders, scaffolding or power tools/equipment by volunteers should be avoided. When absolutely necessary, use of these items should be performed with adequate supervision and support, ie. when using a ladder, a second person should be in attendance at the ladder and remain on the floor/ground to steady the ladder. Under no circumstance should any member or volunteer be allow to climb on a roof or climb above a one story height.
Acceptable as outlined	Clean up town beaches	Collection of, handling of any toxic or hazardous waste is not acceptable.
Acceptable as outlined	Council Fundraisers	Fundraisers outside the scope of listing on file with the agent and company company must be reviewed by the company prior to event planning. Some events may require a special event policy.
Acceptable as outlined	Decorating event - Pumpkin	Children's pumpking deocrating event - all materials provided by council, but no sharp objects are allowed
Acceptable as outlined	Family trips: hiking, living rosary, ice skating, baseball game	Parental permission slips incl. medical coverage information where appropriate.should be in use; no transportation by individuals under the auspices of the State Council
Acceptable as outlined	Fishing Tournament	Owners operating their own boats
Acceptable as outlined	Retreats	Transportation under the auspices of the state Council is not acceptable.
Acceptable as outlined	Sport events: basketball free throw, youth baseball, softball, soccer challenge	Permission slip for minors and a waiver should be provided by all participants.

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Acceptable as outlined	Support Needy: clothing drives, toys, furniture; no repair work done to donated items;	This is strictly a collection process. No repair work is performed by members/volunteers on donated items. It is anticipated items are collected and transfer to a charitable organization without the insured taking any steps to increase the inherent exposure of donated items.
Acceptable as outlined	Support the handicap (excluding transportation) via volunteer and financial support	Support provided by fund raising such as tootsie roll drive; no transportation
Acceptable as outlined	Town festivals	Booth at fair ok; sponsorship of these events is not contemplated in this program and would require a separate policy.Liquor exclusion is in place.
Acceptable as outlined	Walkathon: cancer, rally for marriage	participation only- no sponsorship
Acceptable as outlined	Youth Trips: any overnight events	Transportation not acceptable; parental permission slip and release should be required. Supervision by fully trained volunteers/chaperones required.
Acceptable as outlined	Wine Tasting	No liquor is sold for immediate consumption.
Acceptable as outlined	BYOB - functions	BYOB is allowed for events for members and guests with company approval. All events must be referred to Lockton Affinity prior to the event for company approval.