



Diversified Risk Insurance Brokers
5900 Christie Avenue
Emeryville, CA 94608
Phone: 510 547-3206
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Willis

SCHEDULE OF HAZARD / RISK CLASSIFICATIONS

HAZARD CLASS I

(Low Minimum Hazard Risks)

Aerobic Classes	Expositions (In Buildings)
Antique Shows	Fashion Shows
Art Festivals	Flower Shows
Art Shows	Garden Shows
Auctions	Graduations
Auto Shows (No Automobile Coverage)	Instructional Classes (Non-Mechanical)**
Award Presentations	Lectures
Ballets	Legitimate Theater
Banquets	Luncheons
Bazaars	Meetings (Indoor) (Union Meeting are Class III)
Beauty Pageants	Mobile Home Shows
Bingo Games	Motion Picture Theaters
Boat Shows	Organized Sight-Seeing Tours (No Automobile Coverage)
Business Meetings	Pageants
Business Shows	Parties (see Class II also)
Charity Benefits, Auctions & Sales	Proms
Cinemas	Reunions
Civic Clubs & Group Meetings	RV Shows
Classical Music Concert	Seminars
Consumer Shows	Social Gatherings (Indoor)
Conventions (In Buildings)	Social Receptions
Craft Shows	Speaking Engagements
Dance Shows	Teleconferences
Debutante Balls	Telethons
Drill Team Exhibitions	Trade Shows (In Buildings)
Educational Exhibitions	Vacation Shows
Electronics Conventions	Walk-A-Thon
Exhibitions (In Buildings)	Weddings & Receptions

**Note: See "Instructor Liability Classification Table" to classify instructors. Music, Dance, Aerobic, Art, Craft and other classes are to be included as Instructional Classes (non-mechanical).



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HAZARD CLASS II

(Medium / Average Hazard Risks)

Animal Training (On Leash)	Old Timers Events
Block Parties/Street Closures (Excluding Beaches)	Opera/Operetta
Concerts (Not Rock, Rap or Heavy Metal)	Parades (Under 500 Spectators)
Dances & Parties (No Rap or Heavy Metal)	Picnic (If Pools or Lakes, with Lifeguards)
Debut	Plays
Dinner Theaters	Political Rallies
Dog Shows	Religious Assemblies
Exhibitions (Outdoor)	Rummage Sales
Farmers Market	School Bands
Hotel Shows	Seances
Ice Skating Shows (Non Professional)	Sidewalk Sales
Jam & Jazz Sessions (Not Rock)	Social Gatherings (Outdoor)
Job Fairs	Swap Meets
Meetings (Outdoor)	Theatrical Road Show
Musicals	Theatrical Stage Performances
Night Club Shows	Trade Shows (Outdoor)
	Voter Registration

*Concerts with the following exposures present special hazards that require prior approval.

- (1) Attendance over 500
- (2) Outdoor Concerts without permanent lighting
- (3) Concerts exceeding six hours in duration
- (4) Concerts with armed security guards

Dances with Rap and Heavy Metal bands are excluded.

Parades with over 500 spectators, call for approval and premiums. Some parades may be Hazard Schedule III.



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HAZARD CLASS III

(Moderate Hazard/Increased Exposure Risks)

Animal Acts/Shows	Live Entertainment Promoters
Arcades	Livestock Shows
Carnivals (No Rides)	Meetings (Outdoors)
Casino & Lounge Shows	Picnics (if Pools or Lakes without Lifeguards)
Community Fairs	Scouting Jamborees
Ethnic Celebrations	State and County Fair (No Rides)
Film Productions (non-action)	Street Fairs
Flea Market	Kiddielands (No Rides)
Heads of State Events	Union Meetings
Horse Shows	Zoos

*Rock Concerts require prior approval from the underwriter

*Rap and/or Heavy Metal concerts are not covered

*Dances with Rap or Heavy Metal are considered the same as concerts and are not covered

*Concerts with the following exposures present special hazards that require prior approval.

- (1) Attendance over 500
- (2) Outdoor Concerts without permanent lighting
- (3) Concerts exceeding six hours in duration
- (4) Concerts with armed security guards



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HAZARD CLASS IV

(Moderate-High Hazard/Increased Exposure Risks)

Baseball	Roller Hockey League (Youth Only)
Basketball	Running Race
Bicycle Races	Ski Events
Bicycle Rallies	Soap Box Derby
Equestrian Events	Softball
Gymnastics	Sports Camps
Junior Athletic Games	Sporting Events in Buildings (Non-Professional)
Marathons (Walking, Running, etc.)	Tennis, Handball & Racquetball
Roller Skate/roller Blade	Volleyball

Note: (1) You must call for prior approval and premium for all Class IV Events.

(2) Waivers and Release of Liability forms are required for all Class IV Events. See Waiver section of manual.

Note: The insurance policy includes a warranty that all athletic participants are required to sign a Waiver and Release of Liability. The Insurance Policy excludes any claim by an athletic participant, if that athletic participant did not sign a Waiver and Release of Liability.

(3) Contact sports such as Football, Hockey, Rugby, Boxing, Wrestling, Martial Arts can not be insured in this program.

HAZARD CLASS V

(Moderate-High Hazard/Increased Exposure Risks)

Overnight Camps/Groups at Colleges or Universities
Overnight Camping

Note: (1) You must call for prior approval and premium for all Class V Events.



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INELGIBLE HAZARDS AND ACTIVITIES

The following activities are not eligible for coverage and are excluded on the insurance policy:

Aircraft	Kayaking, Rafting or Canoeing in greater than Class 3 rapids
All Terrain Boarding	Mechanical Amusement Rides or Services
Balloon Rides	Motorized Sporting Equipment
Base Jumping	Mosh Pits
Bouldering	Mountain Biking
Boxing, Wrestling, Hockey or Contact Karate, or Martial Arts events	Power Boat Racing
Bungee Jumping	Professional Sporting Activity; Games, Races, Contests of a professional nature
Circuses	Pyrotechnics and Explosives
Carnival Rides	Rap or Heavy Metal Concerts
Concerts with performances exceeding 6 hours of performance time	Rock Climbing
Concert or Dance with Mosh Pit	Rodeo and/or Roping Events (including practice)
Diving	Scuba Diving
Hang Gliding	Tractor / Truck Pulls