Special Events Coverage
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What is Special Events Coverage?

* Special Events Coverage extends liability coverage to an individual/organization using parish facilities for a non-parish sponsored event.
  
  * $1,000,000 limit - provides protection to the facility user, parish, and Diocese
  * No Deductible
  * Host Liquor Liability Coverage included
  * Most non-parish sponsored events are covered (ex: wedding receptions, anniversary parties, reunions, and banquets)
When should this coverage be utilized?

Coverage should be utilized when an event is not parish sponsored, and the facility user is unable to provide a certificate of insurance naming the parish and Diocese as additional insured. If you answer “NO” to any of the questions below, the activity is not parish sponsored.

- Do fees associated with the function flow through parish accounts?
- If applicable, is the function open to all parish members?
- Does the parish have full control or final decision making authority over the function?
- Is the purpose of the function to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
- Is the organizer or leader of the function a parish employee or volunteer?
Types of events not covered under Special Events coverage:

- Events involving fireworks
- Events involving more than 1,000 people
- Events indicated as BYOB (bring your own bottle)
- Events where admission is charged unless all proceeds go to charity
- Events involving amusement devices or trampolines
- Carnivals
- Any event organized or run by a professional promoter
- Sporting events including camps and tournaments
- Events involving pool or lake activities
- Event involving recreational vehicles
- Political Rallies
Special Events Coverage

- Offered through Nationwide Mutual Insurance Company
- Application must be completed prior to each event and sent to Catholic Mutual Group at least 15 business days prior to event
- Cost is currently $95 per event, billed to the parish at the end of the year.
An application is completed at the parish for the lessee and includes information such as the date of event, type (wedding, reunion, birthday or anniversary party, etc.), number of participants and whether or not liquor or food is being served.

Once the application is received by Catholic Mutual, it will be submitted for approval. If an email address was provided, notification of approval will be automatically sent.