



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 |
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(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

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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 |