



MICHIGAN CATHOLIC CONFERENCE

SPECIAL EVENTS INSURANCE

It is the policy of the Dioceses of the Province of Detroit (Michigan) that parishes, schools and institutions that allow outside organizations or individuals to rent or use its facilities for various one time "Special Events" require those organizations or individuals to purchase the "Special Events Insurance" protection offered through the MCC.

Special Events Insurance provides protection for both the user of the facility as well as the parish or institution. It is intended to provide primary insurance protection thereby limiting the financial exposure to the Protected Loss Fund Program and the user of your facility.

Special Events Insurance is administered through the MCC. The following terms and conditions apply subject to the master policy wording:

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|-----------------------------------|---------------------------------|
| • Comprehensive General Liability | \$500,000 Combined Single Limit |
| • Fire Legal Liability | \$ 50,000 each occurrence |
| • Host Liquor Liability | Included |
| • Additional Insureds | Included |
| • Medical Payments | \$ 10,000 |
| • Property Damage | Included (\$250 Deductible) |

Premium: \$100.00 per event Policy Period: 24 Hours (1 Calendar Day)
Policy Application forms are available from MCC.

Below is a list of suggested guidelines to follow in determining the need for Special Events Insurance:

Non-Sponsored Events, that require Special Events Insurance:

- Weddings/Bridal Showers
- Retirement, Birthday, Anniversary Parties
- Banquets
- Dances, Miscellaneous Parties

Sponsored Events where Special Events Insurance is not required:

- Parish Meetings
- Parish Festivals, Bazaars, Dinners
- Parish Plays, Open House, etc.
- Parish Affiliated Group (Ushers Club, etc.) activities

Endorsed but NOT sponsored by a parish or institution, may or may not require insurance, discretion should be used:

- Alcoholic Anonymous, Al-Anon, etc.
- Girl - Boy Scouts
- Any Non-Parish Affiliated Groups

**IF YOU ARE UNSURE OF THE NEED FOR INSURANCE CONTACT MCC FOR CLARIFICATION,
1-800-395-5565.**