

# **DIOCESE OF SACRAMENTO**

## **Third-Party Special Events Program Reference Guide**

September 2023

**Catholic Mutual  
Group**

*Serving the temporal  
needs of the church  
since 1889*

**COMMITMENT + EXPERTISE + STABILITY**

## WHAT IS THIRD PARTY SPECIAL EVENTS COVERAGE?

Third Party Special Events Coverage is a mechanism, which allows the Diocese to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event. For a cost of \$95 per event, paid for by the lessee, Third Party Special Events Coverage provides \$1,000,000 in liability coverage and is extended to a non-parish sponsored facility user (lessee). There are events when the Lessee will be expected to pay additional charges.

## WHEN SHOULD THIRD PARTY SPECIAL EVENTS COVERAGE BE UTILIZED?

Third Party Special Events Coverage can be used when a parish or other church institution is allowing an individual or organization to use its facilities for a non-parish sponsored activity. When determining if an activity is parish sponsored, the following questions are helpful:

1. Does the parish have full control or final decision-making authority over the function?
2. Do fees associated with the function flow through parish accounts?
3. If applicable, is the function open to all parish members?
4. 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?
5. Is the organizer or leader of the function a parish employee or volunteer?

If the answer to any of the above questions is “no,” the activity is not parish sponsored meaning that the facility user needs to provide insurance which includes the Diocese and the parish as additional insureds.

**When it is determined that an activity is not parish sponsored, there are two options:**

### **Option I**

The attached facility Usage/Indemnity Agreement can be completed by the organization using parish facilities. This agreement requires a \$1,000,000 in liability coverage, which must name your parish and the Diocese as additional insured.

### **Option II**

When it is determined that an activity is non-parish sponsored, Third Party Special Events coverage can be purchased which will cover the individual or organization holding the activity, the parish, and the Diocese.

## WHO IS ELIGIBLE FOR THIRD PARTY SPECIAL EVENT COVERAGE?

Third Party Special Events coverage is designed for Dioceses and parishes and can be extended to individuals and/or organizations (either profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as a charity organization may need the coverage for a pancake breakfast. A for-profit organization such as a local business may need the coverage for an employee Christmas party held on parish facilities.

## WHAT IS COVERED BY THIRD PARTY SPECIAL EVENTS COVERAGE?

Below is a brief explanation of what is covered by Third Party Special Events Coverage along with some items that are excluded. Please note the actual coverage form must be examined for an exhaustive explanation of what is covered and excluded.

- Most non-parish sponsored activities are covered by Third Party Special Events Coverage. Common examples are wedding receptions, family reunions, birthday parties, graduations, wedding anniversaries, awards banquets, Christmas parties and fund raisers.
- Third Party Special Events coverage provides \$1,000,000 in liability coverage for bodily injury and property damage is provided for the special event user, parish, and Diocese. Please note that the \$1,000,000 limit is shared by the covered parties and is a “per event” coverage.
- Host Liquor liability coverage is provided. If liquor is sold or included in the price of admission to the event and/or a license or permit is required in order for the event to serve or furnish alcohol, you must obtain liquor liability coverage by separate application. Contact Catholic Mutual for the separate application.
- Events exceeding three days in duration will incur additional charges, which the lessee should be expected to pay.
- Inflatable Amusement Device (bounce houses), *must be pre-approved and a minimum charge of \$100 will apply. The lessee should be expected to pay.*
- Some types of events are not covered.
  - Any carnival events.

- Fireworks and fireworks display.
- Events where guests bring their alcohol (“BYOB”).
- Events involving, water actives including pool, lake, or water inflatables.
- Events involving recreational vehicles.
- Non-religious musical performances/concerts.
- Any event organized or run by a professional promoter or performers.
- Organized Sporting events including tournaments and camps.
  - Some sporting events are allowed but must be pre-approved.
- Events where a fee or admission is charged unless all proceeds go to charity.
- Political Rallies.
- Events involving amusement rides, including mechanically operated devices, trampolines, or rebounding devices.
- Claims related to an epidemic/pandemic.
- Events involving more than 1000 people.

## HOW DO I COMPLETE AND PROCESS THE THIRD PARTY SPECIAL EVENTS APPLICATION FORM?

The application form should be completed in full and must include the following information:

1. Name of Parish or Institution – Please include the name, address, phone number and email address of the parish or facility where the event will be held.
2. Lessee Information (additional insured) – Please include the name of the individual(s) or organization holding the non-parish sponsored event.
3. Lessee (additional insured) Contact Person – Please indicate the name, address, and telephone number of the person primarily responsible for the activity.
4. Type of Activity – Please provide a brief description of the activity including the date, time, approximate number of participants, whether food and/or liquor is being served.
5. ***Processing the Completed Application*** – Email the application to [sacramentoevents@catholicmutual.org](mailto:sacramentoevents@catholicmutual.org) or mail to 1201 E Highland Ave, San Bernardino, CA 92404. Keep the original copy for your records and provide a copy to the leasing party.
6. ***Processing Payment from Lessees*** – Keep the payment from the lessee and deposit into your account. The Diocese will send you an invoice for the events you used during the term at the end of the term. **DO NOT send payments to Catholic Mutual Group.**
7. If a Special Event application is returned in the mail, there is a potential for jeopardizing coverage for the event.
8. Special Event applications received for an event, after the event date will be denied.

Any questions regarding the completion or processing of the application should be directed to Steffen Boden with Catholic Mutual.

### **Claims**

All claims should be reported directly to Catholic Mutual Group's Claims Department at 1-800-228-6108.

## **ARE THERE RISK MANAGEMENT GUIDELINES TO ASSIST WITH MY PARISH IN ALLOWING OUTSIDE USE OF ITS FACILITIES?**

Risk Management Guidelines are available to assist your parish in allowing outside organizations to use your facilities. Information includes, but is not limited to, liquor liability control, security, and food handling. Please contact the Claims Risk Manager for the Diocese, Jackie Sudia, at 916-639-3616 for further information.

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