

Policy Topic: Third Party Special Events Coverage

Purpose:

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. Some examples of these events would be wedding receptions, family reunions, graduation parties, and fundraisers.

What is considered a parish sponsored event?

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 whether or not 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?

Generally, 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 insured’s.

Policy: Non-Parish Sponsored Events

When any of the following conditions are met for a Non-Parish sponsored event:

- Alcohol is being served
- 50 or more guests are expected
- The event extends into the evening (past 6 pm)

One of the following two options must **ALWAYS** be followed:

1. The attached Facility Usage/Indemnity Agreement can be completed by the organization/individual using parish facilities. This agreement requires \$1,000,000 in liability coverage, which must name your parish/school and the diocese as an additional insured.
2. Special Events coverage can be purchased which will cover the individual or organization holding the activity, the parish, and the diocese. The cost is **\$50 per event** (instead of the previous \$95), and \$1,000,000 in liability coverage is extended to a non-parish sponsored facility user (lessee). To obtain this coverage the parish is to contact Laura Scott (lscott@catholicmutual.org) at Catholic Mutual preferably at least 15 days prior to the event.