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SPORTS EVENTS   Insurance   Insurance   Requirements:   NO Participant Waiver   Required   UC   Requirements:   Participant Waiver	1. LOW RISK 1 / IVIEGUUM RISK 1 3. HIGH RISK								
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of California may be		University of California.		University of California.		University of California.	* *		
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Non-sports oriented RSO/RCOs: Excess Accident Medical Ins. and Particpant Waivers are required for all particpants of any sporting event in which they

participate; see list below. (Example: Chess Club members play in a basketball game.)

Hazard Class Chart for RSO/RCO Groups Event Liability Insurance - Revised October 2023							
1. Low Risk		2. Medium Risk		3. High Risk		4. Underwriting Referral Required	
Non-Sports	Sports	Non-Sports	Sports	Non-Sports	Sports	Non-Sports & Sports	
Anniversary Celebrations	Aerobics	Animal Shows (dog, cat, etc.) Animal Competitions	Baseball	Concerts-Rock (no heavy metal/punk, rap or hip hop)	Boxing	Amusement Parks	
Antique Shows	Archery	(Dog Frisbee, Agility. Note: animal bite	Basketball	Film Shoots	Cheerleading	BMX Cycling	
Art Shows	Badmitton	Automobile Shows	Cross Country Running	Livestock Shows	Challenge / Ropes Courses (owned by the University only)	Bouldering	
Association Meetings	Bowling	Bar Mitzvah	Cross Country Skiing	Model Airplane Contests	Climbing / Rock Walls (indoors with safety ropes; owned by the University only)	Bubble Soccer	
Auctions	Cricket	Bat Mitzvah	Dance (performance or competition - not theatrical)	Photo Shoots	Cycling (no mountain or BMX biking)	attendees	
Award Presentations	Darts	Beauty Pageants	Fencing	Proms	Diving	Carnivals - with amusement rides	
Band Competitions	Dodge Ball	Bingo	Field Hockey	Video Shoots	Football (contact)	Challenge / Ropes Courses (NOT owned by the University)	
Banquets	Drill Team	Boat Shows (dry dock)	Football (non-contact)	Soap Box Derbies	Gymnastics	Concerts - Hip-Hop or Rap	
Baton Twirling	Golf	Campus Tours	Handball		Jousting	Concerts - Punk, Hard Rock or Heavy Metal	
	Marching Exhibitions	Comedians (stand-up)	Ice Skating		Ice Hockey	Demonstrations / Marches	
Block Parties (no street closures, amusement rides or water	Davi Davi	Company Change	luda		Jelie a Haake	Dunganhaat	
attractions)  Business Meetings	Pom Pom Tennis	Consumer Shows Cooking Demonstrations	Judo Karate		Inline Hockey Martial Arts (no mixed martial arts)	Dragonboat Drones	

Hazard Class Chart for RSO/RCO Groups Event Liability Insurance - Revised October 2023							
1. Low Risk		2. Medium Risk		3. High Risk		4. Underwriting Referral Required	
Non-Sports	Sports	Non-Sports	Sports	Non-Sports	Sports	Non-Sports & Sports	
Church Services and						Events with Armed	
meetings	Walkathon	County Festivals & Fairs	Lacrosse		Paintball	Security	
						Exotic Animal	
Choral Competitions		Country Music Shows	Racquetball		Quidditch	Acts/Shows	
		Dances; student- sponsored; rated by					
		attendees (no heavy			Re-Enactments (battles	Greek Life: ALL National	
Civic Club Meetings		rock)	Rowing/Crew		or tournaments)	Organization Events	
						Extreme Skateboarding	
Classical Concerts		Fraternal Conventions	Sailing		Rifle/Skeet/Trap	or Cycling/BMX	
Conferences - not including political rallies							
or events		Fun Fairs	Soccer		Rugby	Gun/Knife Shows	
Conventions in Buildings -		T diri diris	300001		Trug D y	Gury Krine Shows	
not including political		Graduation Parties (adult					
rallies or events		attendance)	Softball		Roller Skating	Haunted Houses	
		Harvest Festivals (no				Herse Desing (spectator	
Craft Shows		petting zoos, hayrides or owned amusements)	Squash		Skate Boarding	Horse Racing (spectator only)	
Craft Shows		owned amusements)	Squasii		Skate Boarding	Office	
			Swimming (no open		Triathalon (open water		
			water, no diving; for		events require certified		
Cultural Chaus		Harlet Faire	Triathlon events, see		coaches present during	Ulamana Hamanatan Balla	
Cultural Shows		Health Fairs	hazard III)		events/ practices.)	Human Hampster Balls	
						Mechanical Amusement	
		Lounge Acts (including				Devices (including	
Debutante Balls		tribute bands)	Table Tennis		Track & Field	mechanical bulls)	
- Satarre Bans		Outdoor Picnics (no				meenamear bansj	
Debuts		water exposures)	TaeKwonDo			Mountain Biking or BMX	
Drum & Bugle Corp						, and the second	
Shows		Outdoor Trade Shows	Ultimate Frisbee			Mosh Pits	

	Hazard Class Chart for RSO/RCO Groups Event Liability Insurance - Revised October 2023							
1. Lov	v Risk	2. Medium Risk		3. High Risk		4. Underwriting Referral Required		
Non-Sports	Sports	Non-Sports	Sports	Non-Sports	Sports	Non-Sports & Sports		
Educational & Instruction Classes - not including political rallies or events		Overnight Host Program	Volleyball			Motorsports Events (spectator only)		
Educational & Instruction Classes - not including political rallies or events		Pageants	Volleyball			Mud Events - ANY		
Educational Exhibitions - not including political rallies or events		Parades (under 500 spectators)	Water Polo			Off Road Events - Bike, ATV		
Evangelistic Meetings		Quinceaneras				Political Conventions, Lectures, Rallies, Speakers		
Fashion Shows - including clothing sales		Speaking Engagements (public speakers and/or				Rave Parties		
Film Showings		Sweet 16				Rock Climbing (outdoors)		
Flower and Garden Shows		Theatrical/Stage Performances				Roller Coasters		
Graduation Ceremonies		Weddings				Scavenger Hunts		
Home Shows						Skiing (Water or Snow)		
Job Fairs						Skiing Competitions (other than Cross Country)		
Ladies Clubs						Slam Dancing		
Lectures (Academic or Literary Speakers) - not including political rallies or events						Speed Skating		
Luncheons						Surfing		
Musicals						Survivalist Games		

Hazard Class Chart for RSO/RCO Groups Event Liability Insurance - Revised October 2023							
1. Lov	v Risk	2. Medi	um Risk	3. Hig	h Risk	4. Underwriting Referral Required	
Non-Sports	Sports	Non-Sports	Sports	Non-Sports	Sports	Non-Sports & Sports	
Orchestral performances						Swimming (open water)	
Receptions						Trampoline Events	
Retirement Parties						Wakeboarding	
Reunions						Wall Climbing / Free Climbing	
Seminars - not including political rallies or events						Water Slides	
Symphony performances						White Water Rafting	
Symposium - not including political rallies							
or events						Windsurfing	
Teleconferences						Youth Outreach	
Telethons							
Trade Shows						Water Walkers	
Vacation Shows						Weight Lifting	
Vigils (On Campus RSO only)						Wrestling	
Voter Registrations						Zorb Balls	

EXCLUSIONS								
			Leased, Loaned or					
Aircraft/ Balloon	Domalitian Darbias	Crace Skiing	Rented Recreational	Darachuta lumning	Caddle Animal	Tractor Dulls		
Events	Demolition Derbies	Grass Skiing Hang Gliding /	Vehicle	Parachute Jumping	Saddle Animal	Tractor Pulls		
ATV Off Road Events	Equestrian	Skydiving	Luge	Parasailing	Sailboat			
		Hazardous	Monster Truck or Big		Sky Coasters/Sky			
Balloon Rides	Fireworks Stands	Materials/Pollution	Foot Competitions	Professional Sports	Jumps			
			Motorized Vehicle,					
	Firework Exhibitions		Motorcycle,					
	or use of Fireworks	Horse Racing	Watercraft or	Pyrotechnics (not				
Base Jumping	(except flashboxes)	(participants)	Powerboat	including flashboxes)	Snowmobiles			
	Go Kart Races or	Injury/Death to		Rodeo & Roping				
Bungee Jumping	Tracks	Animals	Motor Racing	Events	Snow Sledding			