

Options for Using Parish and/or School Facilities

Option 1

Generally, if you can answer yes to all the following questions, you do not need to rent the facility. Your event is considered a parish/school sponsored or affiliated event and you are covered by Diocese of Davenport/Parish/School insurance plan.

1. Did the parish have full control over the group or function?
2. Did any costs or fees associated with the function flow through parish accounts?
3. Was the function or group open to all parish members?
4. Was the purpose of the function or group to facilitate learning, raise revenue for the parish or provide a social service on behalf of the parish?
5. Was the teacher or leader of the group a parish volunteer or employee?

Please note that receptions for baptisms and funeral luncheons are considered parish sponsored events and additional insurance is not needed.

Option 2

Using your own personal insurance

Once the event is considered to be a non-parish or non-school sponsored event, and if you chose to use your own insurance you need to:

Complete and/or submit to the parish/school prior to the event:

1. Rental agreement
2. Facility Usage/Indemnity Agreement
3. Certificate of liability insurance showing a minimum of \$500,000 general liability coverage and name the Diocese of Davenport as an additional insured.

Option 3

Special Events Liability Program (called Third Party Special Events coverage)

This information can also be found on the
Catholic Mutual Group website: www.catholicmutual.org

Login: 0950dav Password: service

This is an option for an individual to purchase this plan to use diocesan facilities when the renter does not have their own insurance to cover the activity and cannot include the Diocese and parish/school as additional insured.

Limits: \$1,000,000 per event

Deductible: None

Premium Charge: \$95 per event

Coverage Highlights:

Host Liquor Liability; Bodily Injury and Property Damage Liability

Most non-parish sponsored events would be covered, examples are:

- Wedding Receptions
- Family Reunions
- Banquets
- Fundraisers
- Baby Showers
- Birthday Parties
- Christmas Parties
- Wedding Showers
- Girl Scouts
- Knights of Columbus
- American Legion
- Similar organizations (to the 3 named previously) that use facilities for meetings or fundraisers
- Non-parish sponsored sport classes/clinics

Exclusions for Third Party Special Events Coverage:

- Bodily injury to employees
- Motor sport racing
- Athletic participants
- Rock bands
- Fireworks/pyrotechnics
- Damage to animals
- Events involving more than 1000 people (additional charges apply)
- Events where admission is charged unless all proceeds go to charity
- Events involving amusement devices or trampolines
- Inflatables (additional charges apply)
- Carnivals
- Any event organized or run by a professional promoter
- Sporting events including camps and tournaments
- Events involving pool or lake activities
- Events involving recreational vehicles
- Political rallies
- BYOB (bring your own bottle) events
- Rap/Hip-Hop/Alternative music (non-religious bands)

If you determine you wish to use the Special Events coverage, it is handled directly through Catholic Mutual (Kris Westlake, 800-228-6108, ex.t 2327, kwestlake@catholicmutual.org).

Complete and submit to the parish/school three (3) weeks prior to the event:

1. Application for Special Events Coverage
2. \$95 check made payable to the parish/school
3. Lease Agreement.
4. Upon receipt above the parish/school will mail to Catholic Mutual the Application and payment.