

**Hazard Class Chart for RSO/RCO Groups Event Liability Insurance - Revised October 2023**

**EXCLUSIONS (SEE LAST PAGE BELOW)**

1. Low Risk	2. Medium Risk	3. High Risk	4. Underwriting Referral Required
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**INSURANCE WAIVER RULES AND UC WAIVER REQUIREMENTS**

**UC Waivers and Release of Liability Matrix**

<u>NON-SPORTS EVENTS</u>	<u>SPORTS EVENTS</u>	<u>NON-SPORTS EVENTS</u>	<u>SPORTS EVENTS</u>	<u>NON-SPORTS EVENTS</u>	<u>SPORTS EVENTS</u>	<u>NON-SPORTS EVENTS &amp; SPORTS EVENTS</u>
<p><b>Insurance Requirements:</b> NO Participant Waiver Required. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>	<p><b>Insurance Requirements:</b> Participant Waiver Required for <b>ALL</b> player participants per sports season. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>	<p><b>Insurance Requirements:</b> NO Participant Waiver Required. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>	<p><b>Insurance Requirements:</b> Participant Waiver Required for <b>ALL</b> player participants per sports season. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>	<p><b>Insurance Requirements:</b> NO Participant Waiver Required. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>	<p><b>Insurance Requirements:</b> Participant Waiver Required for <b>ALL</b> player participants per sports season. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>	<p><b>Requires Underwriting approval.</b> Waiver provisions to be specified by the Underwriter, if event is approved. <b>UC Requirements:</b> Review UC Waiver Matrix (above) and Consult with your Campus Risk Management Office to comply with their waiver requirements.</p>

**EXCESS ACCIDENT MEDICAL INSURANCE RULES**

<u>NON-SPORTS EVENTS</u>	<u>SPORTS EVENTS</u>	<u>NON-SPORTS EVENTS</u>	<u>SPORTS EVENTS</u>	<u>NON-SPORTS EVENTS</u>	<u>SPORTS EVENTS</u>	<u>NON-SPORTS EVENTS &amp; SPORTS EVENTS</u>
Not required.	Required for each player participant per sports season. This insurance is provided by the University of California.	Not required.	Required for each player participant per sports season. This insurance is provided by the University of California.	Not required.	Required for each player participant per sports season. This insurance is provided by the University of California.	<p><b>SPORTS EVENTS Excess Accident Medical Ins. Requirements will be specified by the Underwriter, if event is approved. (Limits provided by the University of California may be sufficient.)</b></p>

**EXCEPTIONS TO THE ABOVE RULES**

**Minors (under age 18) are always required to sign waivers for non-sport and sport activities.**

**Non-sports oriented RSO/RCOs: Excess Accident Medical Ins. and Participant Waivers are required for all participants of any sporting event in which they participate; see list below. (Example: Chess Club members play in a basketball game.)**

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Non-Sports	Sports	Non-Sports	Sports	Non-Sports	Sports	Non-Sports & Sports
Anniversary Celebrations	Aerobics	Animal Shows (dog, cat, etc.)	Baseball	Concerts-Rock (no heavy metal/punk, rap or hip hop)	Boxing	Amusement Parks
Antique Shows	Archery	Animal Competitions (Dog Frisbee, Agility. Note: animal bite exclusion applies)	Basketball	Film Shoots	Cheerleading	BMX Cycling
Art Shows	Badminton	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)	Carnivals - over 5,000 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
Birthday Parties (no Sweet 16 or Quinceaneras)	Marching Exhibitions	Comedians (stand-up)	Ice Skating		Ice Hockey	Demonstrations / Marches
Block Parties (no street closures, amusement rides or water attractions)	Pom Pom	Consumer Shows	Judo		Inline Hockey	Dragonboat
Business Meetings	Tennis	Cooking Demonstrations	Karate		Martial Arts (no mixed martial arts)	Drones

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Church Services and meetings	Walkathon	County Festivals & Fairs	Lacrosse		Paintball	Events with Armed Security
Choral Competitions		Country Music Shows	Racquetball		Quidditch	Exotic Animal Acts/Shows
Civic Club Meetings		Dances; student-sponsored; rated by attendees (no heavy rock)	Rowing/Crew		Re-Enactments (battles or tournaments)	Greek Life: ALL National Organization Events
Classical Concerts		Fraternal Conventions	Sailing		Rifle/Skeet/Trap	Extreme Skateboarding or Cycling/BMX
Conferences - not including political rallies or events		Fun Fairs	Soccer		Rugby	Gun/Knife Shows
Conventions in Buildings - not including political rallies or events		Graduation Parties (adult attendance)	Softball		Roller Skating	Haunted Houses
Craft Shows		Harvest Festivals (no petting zoos, hayrides or owned amusements)	Squash		Skate Boarding	Horse Racing (spectator only)
Cultural Shows		Health Fairs	Swimming (no open water, no diving; for Triathlon events, see hazard III)		Triathlon (open water events require certified coaches present during events/ practices.)	Human Hamster Balls
Debutante Balls		Lounge Acts (including tribute bands)	Table Tennis		Track & Field	Mechanical Amusement Devices (including mechanical bulls)
Debuts		Outdoor Picnics (no water exposures)	TaeKwonDo			Mountain Biking or BMX
Drum & Bugle Corp Shows		Outdoor Trade Shows	Ultimate Frisbee			Mosh Pits

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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

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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

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