

Special Event Scenarios

Sertoma, Inc.

Sept. 2018



Food booth — Single booth hosted by a club

Your community has an annual Fall Festival with a parade, lots of craft and food booths, and a concert in the park. Your club has a food booth each year selling hot dogs, burgers, water and soft drinks. The event is hosted by the city, which requires you to provide an insurance certificate. Is this event covered and what information do you need to provide to get a certificate of insurance?

- Yes, your food booth can be covered by our insurance. Submit the special events — general liability supplemental application to obtain a certificate of insurance. You should list the approximate number of people you serve, and not list the total number of people in attendance.
- Since your activities do not involve any participation in the parade, it does not impact your insurance and would not be listed on the letter of insurance request.

Food booth with liquor — Single booth hosted by a club

What if this was an Oktoberfest and instead of burgers and soft drinks the club's booth was selling beer and pretzels?

- Yes, your booth can be covered by our insurance. Submit the special events — general liability and liquor liability supplemental applications to obtain a certificate of insurance. You should list the approximate number of people you serve, and not list the total number of people in attendance.
- If you hold a liquor license and sell beer, the servers need to be trained in T.I.P.S. or a similar training program to be aware of anyone being over-served, serving to minors, etc.
- **Note:** This event will not be covered for liquor liability in Alabama, Alaska, District of Columbia, Hawaii, Louisiana, New Hampshire, Vermont or West Virginia. You could not get a certificate. You would need to request additional insurance (through Lockton or locally).

Community festival — Your club is providing/renting space for multiple vendors

Your club rents out the local fairgrounds and rents booth space to other groups. These are both private organizations and other nonprofits. Some of those include other beer and food vendors, crafts for sale and even a few small rides, a bouncy house and a petting zoo. Your club has a beer booth, but most revenues come from space rental and parking fees. The county wants a certificate of insurance. Can you get an insurance certificate for the event and what information do you need to provide? (See section for liquor-focused events such as Oktoberfests and Beergardens.)

- Yes, as the host (you have a fiduciary responsibility for the entire event), our existing liability insurance could cover this event. You could get a certificate depending on the activities provided by the vendors. Submit the special events — general liability supplemental application to obtain a certificate of insurance. You need to provide the total expected attendance, the number of vendor sites you plan to rent and the expected total amount of revenue your club will generate from the event. Coverage is subject to underwriter review.
- Petting zoos, bounce houses or other excluded activities require proof of coverage from the vendor. These are not covered by our insurance program. Furthermore, the club cannot provide volunteers to supervise these excluded activities.
- You should also require a certificate of insurance from any third-party vendors, especially from any vendor serving or providing alcohol or any excluded activity. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- **Note:** As a best practice, your club should hire a third-party vendor to serve or provide alcohol at your booth. Your club’s risk is increased when it holds the liquor license instead of a third party.

Liquor-focused events hosted by Sertoma Club

Your club is hosting an Oktoberfest, BeerGarden or other event where liquor is the primary source of revenue. The county or city wants a certificate of insurance. Can you get an insurance certificate for the event and what information do you need to provide?

- Yes, your booth can be covered by the group liability insurance **with supplemental insurance for liquor liability**. Submit the special events — general liability and liquor liability supplemental applications. A general liability certificate of insurance can be issued. You should list the approximate number of people in attendance.
- If you hold a liquor license and sell beer, the servers need to be trained in T.I.P.S. or a similar training program to be aware of anyone being over-served, serving to minors, etc.
- **Note:** This event will require a separate liquor liability policy at an additional cost to the specific Sertoma club. You cannot get a certificate until coverage is bound. You can obtain additional insurance through Lockton or locally.
- Games and activities are subject to the exclusion list.

Food and beverage events, casino nights, auctions, raffles

Your club is hosting a casino night to raise money for your local sponsorship. You are renting the space and have hired a company that provides all the equipment and staff to help run the various gaming tables. Your club members operate the bank where people get chips to play with for a donation. Winnings can be used to bid on auction items at the end of the night that is also run by the members of the club. The event space will cater both food and beverage — including alcohol for sale. With the price of admission, attendees get food and nonalcoholic beverages. Can you get a certificate of insurance and what information do you need to provide?

- Yes, as the host (you have a fiduciary responsibility for the entire event), our existing liability insurance could cover this event. You could get a certificate depending on the activities provided by the vendors. Submit the special events — general liability supplemental application to obtain a certificate of insurance. You need to provide the total expected attendance, the number of vendor sites you plan to rent and the expected total amount of revenue your club will generate from the event. Coverage is subject to underwriter review.
- You should also require a certificate of insurance from any third-party vendors, especially from any vendor serving or providing alcohol. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- **Note:** This event will require a separate liquor liability policy at an additional cost to the specific Sertoma club. You could not get a certificate until coverage is bound. You can obtain additional insurance through Lockton or locally.

Your club is having a cocktail event with heavy hors d’oeuvres with an open bar, a silent auction, and a live auction. Are you are having a dinner that includes wine with the meal and a cash bar with an auction or raffle? Is this any different?

- Yes, your event can be covered by the group liability insurance **with supplemental insurance for liquor liability**. Submit the special events — general liability and liquor liability supplemental applications. a general liability certificate of insurance can be issued.
- If you hold the liquor license and serve the alcoholic beverages, the servers need to be trained in T.I.P.S. or a similar training program to be aware of anyone being overserved, serving to minors, etc.
- You should also require a certificate of insurance from any third-party vendors, especially from any vendor serving or providing alcohol. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- **Note:** This event will require a separate liquor liability policy at an additional cost to the specific Sertoma club. You could not get a certificate until coverage is bound. You can obtain additional insurance through Lockton or locally.

Club for hire — Working for other groups for a donation or fee

Your club has done several casino events for the club as both internal club events and as public fundraisers for your sponsorships. Because you have all your own equipment and experienced volunteers, another organization wants your club to do a casino night for their group. In exchange, they will make a “donation” to the club. Do you need an insurance certificate for this event, and is it ok to take a donation/fee to do events for other groups?

- Yes, your event can be covered by our insurance. Submit the special events — general liability and liquor liability supplemental applications to obtain a certificate of insurance.
 - The total amount of revenue, including donations and fees, should be listed on the event applications as “revenue.”
- If you hold the liquor license and serve the alcoholic beverages, the servers need to be trained in T.I.P.S. or a similar training program to be aware of anyone being overserved, serving to minors, etc.
- You should also require a certificate of insurance from any third-party vendors, especially from any vendor serving or providing alcohol. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- **Note:** This event will not be covered for liquor liability in Alabama, Alaska, District of Columbia, Hawaii, Louisiana, New Hampshire, Vermont or West Virginia. You could not get a certificate. You would need to request additional insurance (through Lockton or locally).

What if the club members are volunteering their time to help park cars or do other service activities at a commercial or community event for a donation/fee paid to the club?

- Yes, this event can be covered by our insurance. Submit the special events — general liability supplemental application to obtain a certificate of insurance.
- **Tax note:** A club can do work for a fee/donation without it impacting its tax status. For example, when an organization’s volunteers raise funds by parking cars at major events, this is not considered unrelated income; it is viewed as a form of fundraising. If these casino nights are being done for other nonprofits, it is also not an issue — as support of other community organizations is part of what clubs do as a charity. If these were being done for a commercial purpose (not as a fundraiser) on more than an occasional basis, the club might want to have their accountant review this to determine if there is an unrelated business income tax (UBIT) liability — Steven Murphy, Executive Director, Sertoma, Inc.

Sales — Christmas trees, garage sales, antiques, guns

Your club hosts a lot that sells Christmas trees in the fall and in the spring, you do a garage sale where all the members donate items with the proceeds going to the club. Are there any special considerations to be aware of in requesting and receiving a certificate?

- Yes, these events can be covered by our insurance. Submit the special events — general liability supplemental application to obtain a certificate of insurance.

Your club rents a hall each year and hosts a community garage sale and/or antiques sale, where you rent space to families or businesses to participate. You charge a small admission fee and provide food service for those in attendance. What, if any, are the issues in getting a certificate for this event, as compared to just the club doing the sale?

- Yes, as the host (you have a fiduciary responsibility for the entire event), our existing liability insurance could cover this event. You could get a certificate depending on the activities provided by the vendors. Submit the special events — general liability supplemental application to obtain a certificate of insurance. You need to provide the total expected attendance, the number of vendor sites you plan to rent and the expected total amount of revenue your club will generate from the event. Coverage is subject to underwriter review.
- You should also require a certificate of insurance from any third-party vendors. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.

Your club wants to host and/or participate in a gun and knife show.

- No, this is not covered by our insurance. You could not get a certificate. You would need to request additional insurance (through Lockton or locally).
- You should also require a certificate of insurance from any third-party vendors. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- To request additional insurance, you would need to provide the total expected attendance, the number of vendor sites you plan to rent and the expected total amount of revenue your club will generate from the event.

Recreational events — Golf, fishing, biking, walks and runs

Your club is hosting a Celebrate Sound or another noncompetitive walk/run event. If runners are being timed, it is just to certify time and participation, and it is not a race. You have several booths at the event, one for the group you are raising money for, and some of the sponsors have a presence. The club is providing all food and/or beverage. The walk is held on trails and does not involve use of any streets. A run event involves use of streets, but you have permits and the streets are closed to traffic.

- Yes, your event can be covered by our insurance. Submit the special events — general liability supplemental application to obtain a certificate of insurance.
- You should also require a certificate of insurance from any third-party vendors. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.

Your club is hosting a golf tournament. You are renting the facility that will provide all the carts for both players and volunteers. You can provide free drinks to the players from donated beverages. These include beer, water and soft drinks. Volunteers will be driving the drink carts, and other volunteers will be grilling up burgers and brats for the players. Any special considerations when requesting a certificate?

- Yes, your event can be covered by our insurance. Submit the special events — general liability and liquor liability supplemental applications to obtain a certificate of insurance.
- If you hold the liquor license and serve the alcoholic beverages, the servers need to be trained in T.I.P.S. or a similar training program to be aware of anyone being overserved, serving to minors, etc.
- You should also require a certificate of insurance from any third-party vendors and sponsors. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- **Note:** This event will not be covered for liquor liability in Alabama, Alaska, District of Columbia, Hawaii, Louisiana, New Hampshire, Vermont or West Virginia. You could not get a certificate. You would need to request additional insurance (through Lockton or locally).

Your club is working a major fishing tournament and is responsible for checking all the bait boxes for illegal bait or liquor. The club gets a flat donation or percentage of net from the event hosts.

- See club for hire.

Your club is hosting a fishing tournament on a local lake where, for an entry fee, people fish competitively to win a prize. The club has rented space on shore and has the permits to conduct the event on the lake. There are sponsor booths, the club has the food booth and a local distributor is providing beer on site. The event space is in a public area. People other than those registered to participate, such as family or friends, or even those not associated with the event could be in the event space area.

- Yes, your event can be covered by our insurance. Submit the special events — general liability and liquor liability supplemental applications to obtain a certificate of insurance.
- If you hold the liquor license and serve the alcoholic beverages, the servers need to be trained in T.I.P.S. or a similar training program to be aware of anyone being overserved, serving to minors, etc.
- You should also require a certificate of insurance from any third-party vendors, especially from any vendor serving or providing alcohol. The certificate should name “Sertoma, Inc.” and your Sertoma club name as additional insureds.
- **Note:** This event will not be covered for liquor liability in Alabama, Alaska, District of Columbia, Hawaii, Louisiana, New Hampshire, Vermont or West Virginia. You could not get a certificate. You would need to request additional insurance (through Lockton or locally).

Sporting events — Cheerleading, football, softball, etc.

- Any event that involves contact sports (e.g., football, wrestling, boxing, rugby, etc.), is not covered by our insurance. You could not get a certificate. You would need to request additional insurance (through Lockton or locally).
- Any event that involves noncontact sports (e.g., golf, tennis, softball, baseball, basketball, cheerleading, etc.), can be covered by our insurance. Submit the special events — general liability supplemental application to obtain a certificate of insurance.



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