

Filing at a Glance

Company: Everest National Insurance Company

Product Name: PRG

SERFF Tr Num: EVST-125207616 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability &
Non-Liability

SERFF Status: Closed

State Tr Num: AR-PC-07-025147

Sub-TOI: 05.0003 Commercial Package

Co Tr Num: AR-ML-20020725

State Status:

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins

Author: Debbie Pellicane

Disposition Date: 07-02-2007

Date Submitted: 06-19-2007

Disposition Status: Approved

Effective Date Requested (New): 08-01-2007

Effective Date (New): 08-01-2007

Effective Date Requested (Renewal): 08-01-2007

Effective Date (Renewal): 08-01-
2007

General Information

Project Name: Risk Purchasing Group

Status of Filing in Domicile: Pending

Project Number: CW-ML-20018361

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 07-02-2007

State Status Changed: 06-20-2007

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We hereby file a program for The Sports and Entertainment Events Risk Purchasing Group, Inc. The Sports and Entertainment Events Risk Purchasing Group, Inc. is domiciled in Delaware. The risk purchasing group will offer General Liability, Auto and Excess Liability coverages to its subscribing members. The Insurance Services Offices Commercial General Liability and Commercial Auto Policy forms and endorsements including all applicable amendatory endorsements, cancellations and non-renewal endorsements and all previously approved Everest forms will be utilized. For Commercial Excess Liability coverage, Everests Excess Liability Coverage Form and endorsements approved in this state and all applicable ISOs state amendatory endorsements and cancellation and non-renewal endorsements will be utilized.

Company and Contact

Filing Contact Information

Deborah Pellicane, Manager, Filing and
Regulation

debbie.pellicane@everestre.com

P.O. Box 830

(908) 604-3454 [Phone]

Liberty Corner, NJ 07938-0830

(908) 604-3546[FAX]

Filing Company Information

Everest National Insurance Company

CoCode: 10120

State of Domicile: Delaware

477 Martinsville Road

Group Code: 1120

Company Type:

P.O. Box 830

Liberty Corner, NJ 07938-0830

Group Name: Everest Re Group,

State ID Number:

Ltd.

(908) 604-3000 ext. [Phone]

FEIN Number: 22-2660372

Filing Fees

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? No
Fee Explanation:
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
033898	\$75.00	06-13-2007
	\$0.00	

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	07-02-2007	07-02-2007

Disposition

Disposition Date: 07-02-2007

Effective Date (New): 08-01-2007

Effective Date (Renewal): 08-01-2007

Status: Approved

Comment: Per Arkansas Code 23-67-206: Property and casualty insurance for commercial risk, excluding workers compensation, employers liability, and professional liability insurance are exempted from rate and rule filing and review. (see actual code site for details)

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	RPG Common Policy Declarations	Approved	Yes
Form	RPG Business Auto Declarations Hired Auto &/Or Non-Owned Auto Liability Declarations	Approved	Yes
Form	RPG Commercial General Liability Coverage Part Declarations	Approved	Yes
Form	RPG Liquor Liability Declarations	Approved	Yes
Form	Subscribing Member's Certificate	Approved	Yes
Form	RPG Commercial Excess Liability Declarations	Approved	Yes
Form	RPG Schedule of Underlying Insurance	Approved	Yes
Form	Common Policy Conditions	Approved	Yes
Form	Condition - Monthly Reporting	Approved	Yes
Form	Policy Amendments	Approved	Yes
Form	Additional Exclusions - Sports Policy	Approved	Yes
Form	Additional Exclusions	Approved	Yes
Form	Additional Insured Admendments	Approved	Yes
Form	Total Abuse or Molestation Exclusion	Approved	Yes
Rate	RPG	Approved	Yes

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	RPG Common Policy Declarations	EDEC 56104 07 04 07	04 07	Declaration News/Schedule		0.00	EDEC 561 04 07.pdf
Approved	RPG Business Auto Declarations Hired Auto &/Or Non-Owned Auto Liability Declarations	EDEC 56204 07 04 07	04 07	Declaration News/Schedule		0.00	EDEC 562 04 07.pdf
Approved	RPG Commercial General Liability Coverage Part Declarations	EDEC 56304 07 04 07	04 07	Declaration News/Schedule		0.00	EDEC 563 04 07.pdf
Approved	RPG Liquor Liability Declarations	EDC 564 04 07 04 07	04 07	Declaration News/Schedule		0.00	EDEC 564 04 07.pdf
Approved	Subscribing Member's Certificate	EDEC 56504 07 04 07	04 07	Declaration News/Schedule		0.00	EDEC 565 04 07.pdf
Approved	RPG Commercial Excess Liability Declarations	EDEC 58004 07 04 07	04 07	Declaration News/Schedule		0.00	EDEC 580 04 07.pdf
Approved	RPG Schedule of Underlying Insurance	EDEC 58905 07 05 07	05 07	Declaration News/Schedule		0.00	EDEC 589 05 07.pdf
Approved	Common Policy Conditions	EIL 00 534 04 07 534 04 07	04 07	Endorsement/Amendment/Conditions		0.00	EIL 00 534 04 07.pdf
Approved	Condition - Monthly Reporting	EIL 00 537 04 07 537 04 07	04 07	Endorsement/Amendment/Conditions		0.00	EIL 00 537 04 07.pdf
Approved	Policy Amendments	ECG 04 595 04 07 595 04 07	04 07	Endorsement/Amendment/Conditions		0.00	ECG 04 595 04 07.pdf
Approved	Additional Exclusions - Sports Policy	ECG 21 667 04 07 667 04 07	04 07	Endorsement/Amendment/Conditions		0.00	ECG 21 667 04 07.pdf

Approved	Additional Exclusions	ECG 21 668 04 07	04 07	Endorseme New nt/Amendm ent/Condi ons	0.00	ECG 21 668 04 07.pdf
Approved	Additional Insured Admendments	ECG 20 533 04 07	04 07	Endorseme New nt/Amendm ent/Condi ons	0.00	ECG 20 533 04 07.pdf
Approved	Total Abuse or Molestation Exclusion	ECG 21 541 05 07	05 07	Endorseme New nt/Amendm ent/Condi ons	0.00	ECG 21 541 05 07.pdf

RPG Policy Number:
Renewal of Number:

**RISK PURCHASING GROUP
COMMON POLICY DECLARATIONS**



Everest National Insurance Company
477 Martinsville Road
P.O. Box 830
Liberty Corner, NJ 07938-0830
1-800-438-4375

Item 1. Named Insured and Mailing Address

Agent Name and Address Sub Producer

Item 2. Policy Period

From:

To:

At 12:01AM Standard Time at the Mailing Address Shown Above

Item 3.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

This policy consists of the following coverage parts for which a premium is indicated. This premium may be subject to adjustment.

	<u>PREMIUM</u>
COMMERCIAL AUTOMOBILE COVERAGE PART	\$ _____
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$ _____
LIQUOR LIABILITY COVERAGE PART	\$ _____
COMMERCIAL EXCESS LIABILITY COVERAGE PART	\$ _____
TOTAL:	\$ _____

Premium shown is payable: \$ _____ at inception. \$ _____

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

Item 4. FORMS APPLICABLE TO ALL COVERAGE PARTS:

FREE TRADE ZONE CODE (New York Only):

Countersigned:

Date: _____

By: _____

Authorized Representative

THESE DECLARATIONS TOGETHER WITH THE POLICY CONDITIONS, COVERAGE PARTS AND FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

ADDED PERSONAL INJURY PROTECTION (Or equivalent added No-fault coverage)		SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT	\$
PROPERTY PROTECTION INSURANCE (Michigan only)		SEPARATELY STATED IN THE P.P.I. ENDORSEMENT MINUS \$ DEDUCTIBLE FOR EACH ACCIDENT.	\$
AUTO MEDICAL PAYMENTS		\$	\$
MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia only)		SEPARATELY STATED IN EACH MEDICAL EXPENSE AND INCOME LOSS BENEFITS ENDORSEMENT.	\$
UNINSURED MOTORIST		\$	\$
UNDERINSURED MOTORIST (when not included in Uninsured Motorists Coverage)		\$	\$

Item 5. Schedule of Hired or Borrowed Covered Auto Coverage and Premiums

LIABILITY COVERAGE – RATING BASIS, COST OF HIRE				
STATE	ESTIMATED COST OF HIRE FOR EACH STATE	RATE PER EACH \$100 COST OF HIRE	FACTOR (If Liability Coverage Is Primary)	PREMIUM
	\$			\$
TOTAL PREMIUM				\$

Cost of hire means the total amount you incur for the lease, hire or rent of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

Item 6. Schedule for Non-Ownership Liability

NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM
Other Than A Social Service Agency	Number Of Employees		\$
	Number Of Partners		\$
Social Service Agency	Number Of Employees		\$
	Number Of Volunteers		\$
TOTAL			\$

Item 7. Form(s) and Endorsement(s) made a part of the certificate at time of issue:

This policy only provides Non-Owned and Hired Auto Liability coverage. The symbols indicated below are the only symbols allowed under this policy or on any individual Subscribing Member's certificate. Symbols 1 thru 7 will NOT be added to this policy or any individual Subscribing Member's certificate.

8	Hired "Autos" only – Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-Owned "Autos" only – Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.

FREE TRADE ZONE CODE(New York Only):

Countersigned:

Date: _____ By: _____
Authorized Representative

THESE DECLARATIONS TOGETHER WITH THE POLICY CONDITIONS, COVERAGE PARTS AND FORMS AND ENDORSEMENTS, IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

RPG Policy Number:
Renewal of Number:

**RISK PURCHASING GROUP
COMMERCIAL GENERAL LIABILITY
COVERAGE PART DECLARATIONS**



Everest National Insurance Company
477 Martinsville Road
P.O. Box 830
Liberty Corner, NJ 07938-0830
1-800-438-4375

Item 1. Named Insured and Mailing Address Agent Name and Address Sub Producer

Item 2. Policy Period From: To:
At 12:01 AM standard Time the Mailing Address shown above.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY APPLIES ONLY WHEN LIMITS OF LIABILITY AND PREMIUM ARE STATED ON INDIVIDUAL SUBSCRIBING MEMBER'S CERTIFICATE.

Item 3. Limits of Insurance

General Aggregate Limit	\$	
Products/Completed Operations Aggregate Limit	\$	
Personal and Advertising Injury Limit	\$	Any one person or organization
Each Occurrence Limit	\$	
Damage To Premises Rented To You Limit	\$	Any one premises
Medical Expense Limit	\$ EXCLUDED	Any one person

Item 4. Description of Business and Location of Premises

Form of Business

Individual Corporation Joint Venture Partnership LLC Other

Business Description:

Locations of All Premises You Own, Rent or Occupy:

Item 5. Premium Summary

Estimated Annual Premium: \$

Premium Due at Inception: \$

Loc. No.	Classification	Code No.	Premium Basis	Rate		Premium	
				Prem/Ops	All Other	Prem/Ops	All Other
Sub Total							
Additional Coverages:				Rate		Premium	

Policy Premium:	\$	_____
State Tax or other (if applicable):	\$	_____
Total Premium:	\$	_____

Audit Period (if applicable)	<input type="checkbox"/> Annually	<input type="checkbox"/> Semi-Annually	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly
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Subject to General Liability Coverage Part Minimum Premium of \$

Premium Basis:

(a) Area
(e) Each
(g) Gross Production Cost
(p) Payroll
(s) Sales
(m) Admissions
(r) Participants
(u) Unit

Item 6. ENDORSEMENTS ATTACHED TO THIS POLICY:

FREE TRADE ZONE CODE (New York Only): _____

Countersigned:

Date: _____ By: _____

THESE DECLARATIONS, TOGETHER WITH THE COMMON POLICY CONDITIONS AND COVERAGE FORM(S)
AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.

Item 6. ENDORSEMENTS ATTACHED TO THIS POLICY: _____

FREE TRADE ZONE CODE (New York Only):

Countersigned:

Date: _____ By: _____

Authorized Representative

**THESE DECLARATIONS, TOGETHER WITH THE COMMON POLICY CONDITIONS AND COVERAGE FORM(S)
AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.**

Subscribing Member's Certificate Number:
 Renewal of Number:



EVEREST

SUBSCRIBING MEMBER'S CERTIFICATE

THIS SUBSCRIBING MEMBER'S CERTIFICATE FORMS A PART OF THE MASTER POLICY FOR 'SPORTS AND ENTERTAINMENT EVENTS RISK PURCHASING GROUP, INC.'. PLEASE READ THE ATTACHED MASTER POLICY COVERAGE FORM CAREFULLY.

Everest National Insurance Company
 477 Martinsville Road
 P.O. Box 830
 Liberty Corner, NJ 07938-0830
 1-800-438-4375

Item 1. Named Insured and Mailing Address Agent Name and Address

Item 2. Certificate Period From: To:
At 12:01 AM Standard Time at the Mailing Address shown above.

Item 3. Form of Business

Individual Corporation Joint Venture Partnership LLC Other

Item 4. Description of Business:

Locations of All Premises You Own, Rent or Occupy:

Item 5. Coverage(s) and Limit(s) of Insurance

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS CERTIFICATE AND THE MASTER POLICY, WE AGREE WITH YOU TO PROVIDE THE COVERAGE(S) FOR WHICH PREMIUM IS SHOWN. THE PREMIUMS SHOWN MAY BE SUBJECT TO ADJUSTMENT.

COVERAGE PART				
Commercial Automobile	Coverage	Covered Autos (Entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form shows which autos are covered autos)	Limit (The most we will pay for any one accident of loss)	Premium
	Liability		\$	\$

	Personal Injury Protection (Or equivalent No-Fault Coverage)		Separately stated in each P. I. P. endorsement MINUS\$_____ Deductible.	\$
	Uninsured Motorists		\$	\$
	Underinsured Motorist (When not included in Uninsured Motorists Coverage)		\$	\$
			Estimated Total Commercial Automobile Premium* Minimum Premium * Subject to Final Audit.	\$ \$
Commercial General Liability	General Aggregate Limit		\$	
	Products/Completed Operations Aggregate Limit		\$	
	Personal and Advertising Injury Limit Each Occurrence Limit		\$	Any one person or organization
	Damage To Premises Rented To You Limit		\$	Any one premises
	Medical Expense Limit		\$	Any one person
Liquor Liability	Each Common Cause Limit		\$	
	Aggregate Limit		\$	

		Estimated Liability Premium:	\$
		State Tax or Surcharge (if applicable):	\$
		Estimated Total Liability Charge:	\$
Commercial Excess Liability	Each Occurrence Limit		\$
	Aggregate Limit		\$

Item 6. ENDORSEMENTS ATTACHED TO THIS POLICY:

FREE TRADE ZONE CODE (New York Only):

Countersigned:

Date: _____ By: _____
Authorized Representative

**THESE CERTIFICATE AND DECLARATIONS OF THE RISK PURCHASING GROUP, TOGETHER WITH THE COMMON POLICY
CONDITIONS AND COVERAGE FORM(S)
AND ANY ENDORSEMENT(S), COMPLETE THE ABOVE NUMBERED POLICY.**

Policy Number:
Renewal of Number:

**RISK PURCHASING GROUP
COMMERCIAL EXCESS LIABILITY
DECLARATIONS**

Everest National Insurance Company
477 Martinsville Road
P.O. Box 830
Liberty Corner, NJ 07938-0830
Tel: 908.604.3000 Fax: 908.604.3546

NAMED INSURED AND MAILING ADDRESS

PRODUCER NAME AND ADDRESS

POLICY PERIOD From: To:
At 12:01AM Standard Time at the Mailing Address Shown Above

DESCRIPTION OF BUSINESS

FORM OF BUSINESS: INDIVIDUAL COMPANY PARTNERSHIP JOINT VENTURE LIMITED LIABILITY COMPANY ORGANIZATION, INCLUDING A CORPORATION (BUT NOT INCLUDING A PARTNERSHIP, JOINT VENTURE OR LIMITED LIABILITY COMPANY)

BUSINESS DESCRIPTION:

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

LIMITS OF INSURANCE:
EACH OCCURRENCE LIMIT \$
AGGREGATE LIMIT (LIABILITY COVERAGE) \$
(Except with respect to "covered autos")

RETROACTIVE DATE (APPLICABLE ONLY IF UNDERLYING INSURANCE IS CLAIMS MADE):

SCHEDULE OF UNDERLYING INSURANCE: SEE FORM EDEC 581 04 07

PREMIUM \$
STATE TAXES OR OTHER (If applicable) \$
TOTAL PREMIUM (SUBJECT TO AUDIT) \$
MINIMUM PREMIUM \$

ENDORSEMENTS ATTACHED TO THIS POLICY:

AUDIT PERIOD (IF APPLICABLE)
 Annually Semi-Annually Quarterly Monthly Not Auditable

FREE TRADE ZONE CODE (New York only):

Countersigned: _____
Date: _____ By: _____
Authorized Representative

THESE DECLARATIONS, TOGETHER WITH THE COMMON POLICY CONDITIONS AND COVERAGE FORM(S) AND ANY ENDORSEMENT(S) COMPLETE THE ABOVE NUMBERED POLICY.

POLICY NUMBER:

COMMERCIAL UMBRELLA AND EXCESS LIABILITY
EDEC 589 05 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF UNDERLYING INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

Schedule of Underlying Insurance

Name of Underlying Insurer Underlying Policy Number Underlying Policy Period	Coverage	Limit of Insurance (Underlying Limits)
Company: Policy Number: Policy Period:	<input type="checkbox"/> Non-Owned Autos <input type="checkbox"/> Hired Autos	Bodily Injury \$ each person \$ each accident Property Damage \$ each accident Combined Single Limit \$ each accident
Company: Policy Number: Policy Period:	Commercial General Liability <input type="checkbox"/> Occurrence Form	Each Occurrence \$ Personal and Advertising Injury \$ General Aggregate \$ Products-Completed Operations Aggregate \$
Company: Policy Number: Policy Period:	Liquor Liability	Each Common Cause \$ Aggregate \$

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions:

A. Risk Purchasing Group & Subscribing Member Conditions

1. The first Named Insured under this policy is the Risk Purchasing Group shown in the Risk Purchasing Group Policy Declarations. This first Named Insured holds all rights under the Risk Purchasing Group policy.
2. The Subscribing Member of the Risk Purchasing Group is the Named Insured under each individual "Subscribing Member's Certificate" issued to and attached to the Risk Purchasing Group policy. Each "Subscribing Member's Certificate" is subject to the following:
 - a. Each "Subscribing Member's Certificate" will be a separate policy issued under the Risk Purchasing Group policy with the terms, conditions and exclusions applying to each Subscribing Member separately.
 - b. Each "Subscribing Member's Certificate" will have a separate policy period as stated in the "Subscribing Member's Certificate". In no event can a Subscribing Member be added to the Risk Purchasing Group policy after the expiration date stated in the Declarations of the Risk Purchasing Group Policy Declarations.
 - c. Only those coverages for which a limit of insurance or premium is stated in each "Subscribing Member's Certificate" are afforded and apply to the individual "Subscribing Member's Certificate".
3. All statements regarding any insured under the Risk Purchasing Group policy also apply to the Subscribing Members.
4. The Risk Purchasing Group is the only Named Insured who can exercise any rights under the Risk Purchasing Group policy. Any action or inaction by the Risk Purchasing Group will not change or affect any individual "Subscribing Member's Certificate" still in effect until the expiration or termination of each "Subscribing Member's Certificate".
5. Actions or inactions of any one Subscribing Member will only affect that particular Subscribing Member's rights and interests under the Risk Purchasing Group policy.

B. Cancellation

1. Cancellation of the Risk Purchasing Group policy:

- a. The first Named Insured shown in the Risk Purchasing Group policy Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
 - b. We may cancel the Risk Purchasing Group policy by mailing or delivering to the first Named Insured shown in the Risk Purchasing Group policy written notice of cancellation at least:
 - i. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
 - ii. 30 days before the effective date of cancellation if we cancel for any other reason.
 - c. We will mail or deliver our notice to the last mailing address of the first Named Insured shown on the Risk Purchasing Group policy that is known to us.
 - d. Notice of cancellation will state the effective date of cancellation. The policy period of the Risk Purchasing Group policy will end on that date.
 - e. If the Risk Purchasing Group policy is cancelled, we will send the first Named Insured shown in the Risk Purchasing Group policy Declarations any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured shown in the Risk Purchasing Group policy cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
 - f. If notice is mailed, proof of mailing will be sufficient proof of notice.
2. Cancellation of individual "Subscribing Member's Certificate":
 - a. Subscribing Members can only exercise their rights as stated in this policy that affect their individual "Subscribing Member's Certificate". Cancellation of any individual "Subscribing Member's Certificate" will not affect any other "Subscribing Member's Certificate". The first Subscribing Member shown in the "Subscribing Member's Certificate" may cancel the individual "Subscribing Member's Certificate" by mailing or delivering to us advance written notice of cancellation.

- b. We may cancel the individual "Subscribing Member's Certificate" by mailing or delivering to the first Subscribing Member shown on the "Subscribing Member's Certificate" written notice of cancellation at least:
 - i. 10 days before the effective date of cancellation if we cancel for non-payment of premium; or
 - ii. 30 days before the effective date of cancellation if we cancel for any other reason.
- c. We will mail or deliver our notice to the last mailing address of the first named insured shown on the individual "Subscribing Member's Certificate" that is known to us.
- d. Notice of cancellation will state the effective date of cancellation. The policy period of the "Subscribing Member's Certificate" will end on that date.
- e. If the "Subscribing Member's Policy" is cancelled, we will send the first Named Insured shown in the Risk Purchasing Group policy Declarations any premium refund due. If we cancel, the refund will be pro rata. If the Subscribing member cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- f. If notice is mailed, proof of mailing will be sufficient proof of notice.

C. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Risk Purchasing Group policy Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

D. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

E. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

F. Premiums

The first Named Insured shown in the Risk Purchasing Group policy Declarations:

1. Is responsible for the collection of all premiums; and
2. Will be the payee for any return premiums we pay.
3. The Risk Purchasing Group Named in this policy is responsible for promptly notifying the insurance company for any non-payment by any Subscribing Member.

G. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

H. Aggregate Limits of Liability

The Aggregate Limits apply separately to each Subscribing Member's individual "Subscribing Member's Certificate".

I. Definitions

"Subscribing Member's Certificate" means the Risk Purchasing Group policy, the subscribing member's Declarations and all endorsements issued to an individual subscribing member.

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
EIL 00 537 04 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONDITION - MONTHLY REPORTING

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
COMMERCIAL EXCESS LIABILITY COVERAGE PART

SCHEDULE

	Reporting Period	Due Date
Period No. 1	To	
Period No. 2	To	
Period No. 3	To	
Period No. 4	To	
Period No. 5	To	
Period No. 6	To	
Period No. 7	To	
Period No. 8	To	
Period No. 9	To	
Period No. 10	To	
Period No. 11	To	
Period No. 12	To	

All events insured by this policy which occurred during the Reporting Period shown in the Schedule must be reported to us on a Reporting Form no later than the Date Due shown in the Schedule. Failure to report by the Date Due will be considered non-payment of premium and will be subject to the cancellation provisions contained in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY AMENDMENTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT

SCHEDULE

Premises:
Project: "Eligible Activity" as declared on the Individual "Certificate" and Monthly Report

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance applies only to "bodily injury", "property damage", "personal and advertising injury" and medical expenses arising out of:

1. The ownership, maintenance or use of the premises shown in the Schedule and operations necessary or incidental to those premises; or
2. The project shown in the schedule.

B. DEFINITION OF EMPLOYEE (LEASED AND TEMPORARY)

The definition "employee" in **Section V** is replaced by the following:

"Employee" includes a "leased worker" or a "temporary worker".

C. LIMITATION OF COVERAGE FOR NEWLY ACQUIRED OR FORMED ORGANIZATIONS

The following is added to paragraph 3. of **Section II – Who is an Insured:**

3. This insurance does not apply to any organization you newly acquire or form that is not specifically named as a Named Insured in this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL EXCLUSIONS – SPORTS POLICY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusions are added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and to Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability** except for the particular exclusion(s) stated to apply to the specified coverages:

A. AIRCRAFT EXCLUSION

This insurance does not apply to any liability arising out of the ownership, maintenance, use, leasing, hiring, renting, borrowing, lending, “loading or unloading” of aircraft, whether owned by the Insured or others.

This exclusion does not apply to an aircraft you do not own that is being used as a theatrical prop or part of a set as a non-functional craft and not being used to carry persons or property for charge.

B. CROSS LIABILITY EXCLUSION

This insurance does not apply to any claim made or “suit” brought by or on behalf of your parent corporation, a subsidiary of your parent corporation or your subsidiary. This insurance also does not apply to any claim made or “suit” brought by or on behalf of any insured covered hereunder against any other insured covered by this policy or against the Risk Purchasing Group.

This exclusion does not apply to a claim made or “suit” brought by an additional insured.

C. DISCRIMINATION LIABILITY EXCLUSION

This insurance does not apply to any liability arising out of any claim or “suit” based upon or alleging “Discrimination” against any person.

“Discrimination” includes, but is not limited to, discrimination because of race, ethnic origin, religion, age, sex, marital status, physical disability or impairment, or any employment practices related to the foregoing.

D. ASBESTOS EXCLUSION

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” involving or arising out of, directly or indirectly, asbestos, in any manner or form.

This exclusion includes, but is not limited to, claims or “suits” concerning exposure or alleged exposure to asbestos, as well as claims or “suits” concerning the incorporation, presence, or removal of asbestos.

E. AMUSEMENT RELATED DEVICES EXCLUSION

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising directly or indirectly out of the ownership, use, maintenance, operation, sale, manufacture or distribution of any of the following:

- a. Trampolines;
- b. Mechanical Rides designed for persons to ride in or upon;
- c. Sunbeds or any tanning equipment;
- d. Firearms;
- e. Gymnastics Equipment;
- f. Bungee Jumping Equipment;
- g. Horses or any other animal used for riding purposes or equestrian events or activities;
- h. Motor racing vehicles including but not limited to cars, boats, motor cycles, all terrain vehicles, go karts or snowmobiles;
- i. Skin and Scuba Diving Equipment;
- j. Toboggans;
- k. Hang Gliders;
- l. Parachutes;
- m. Hot Air Balloons; or
- n. Rock Climbing Equipment.

F. ANIMALS EXCLUSION

This insurance does not apply to “bodily injury” or “property damage” arising out of animals that are not performing or are not intended to perform at an event sponsored by an insured.

G. EXCLUSION – COLLAPSE OF TEMPORARY STRUCTURES

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising or alleged to arise out of the collapse of any “temporary structure”.

“Temporary Structure” means any grandstand, tent, bleacher, stage or any structure, erected for a limited period of time that is specific to the insured performance, or “event” and used or to be used in connection with the insured operations.

“Event” means a concert, exhibition, fair, sporting contest, social gathering, or other similar activity for which this insurance is provided.

H. EXCLUSION - CRANES

This insurance does not apply to “bodily injury,” “property damage,” or “personal and advertising injury” arising out of “cranes”.

As used in this endorsement, “crane” means a machine for hoisting and moving objects by means of cables attached to a movable boom.

I. EXCLUDED ACTIVITIES

This insurance does not apply to “bodily injury,” “property damage”, or “personal and advertising injury” arising directly or indirectly from the following activities:

- a.** Hunting;
- b.** Hang Gliding;
- c.** Gymnastics;
- d.** Bicycle races, rallies or events;
- e.** Parasailing;
- f.** Cheerleading Pyramids;
- g.** Sky Diving;
- h.** Polo;
- i.** Tobogganing;
- j.** “Adult Tackle Football”;
- k.** “Adult Hockey”;
- l.** “Adult Rugby”;
- m.** “Adult Wrestling”;
- n.** Trampolines;
- o.** Bungee jumping;
- p.** Skiing other than Cross Country;
- q.** Hot Air Balloon Rides;
- r.** Water Rafting;
- s.** Skin Diving, Scuba Diving or Snuba Diving;
- t.** Luge;
- u.** Motorized Sporting Events or Motor Racing, including but not limited to cars, boats, motor cycles, all terrain vehicles, go karts or snowmobiles;
- v.** Snow Boarding;
- w.** Professional Sporting Activities;

- x.** Rodeos or Roping Events;
- y.** Equestrian Sports;
- z.** Rock Climbing;
- aa.** Skateboard Parks;
- bb.** Tractor Trailer Pulls and Monster Truck Events;
- cc.** Triathlons; or
- dd.** Boxing.

This exclusion applies when such activities are performed with the knowledge or consent of the insured or any Additional Insured.

“Adult Tackle Football”, “Adult Hockey”, “Adult Rugby” or “Adult Wrestling” includes activities in which any participant(s) or player(s) is 18 years of age or older.

J. EXCLUSION – NON-QUALIFIED PARTICIPANTS OR ENTITIES

This insurance does not apply to any participant who does not have Accident Medical Coverage at the time of an injury with a limit of at least \$10,000 per loss or injury or to any entity that has participants without such coverage.

K. FIREWORKS EXCLUSION

This insurance does not apply to "bodily injury," "property damage," or "personal and advertising injury" arising out of fireworks, pyrotechnic devices, or any explosive materials.

This exclusion does not apply to any "concussion effect", "flashpot" or "smokepot" that is induced electrically in a cylinder with no projectile, wadding or wrapping and is used to create visual effects and/or an explosive noise.

For the purpose of this endorsement, the following definitions apply:

1. "Concussion effect" means an effect intended to produce a loud noise and a violent jarring shock for dramatic effect.
2. "Flashpot" means a device containing flashpowder and intended to produce a flash of light and capable of directing the flash in an upward direction.
3. "Smokepot" is a pyrotechnic device used to create smoke.

L. SECURITIES VIOLATION EXCLUSION

This insurance does not apply to any claim based upon, as a consequence of or arising out of a violation of the Securities Act of 1933 as amended by the Securities Exchange Act of 1934 as amended by any state Blue Sky or securities law or similar state or federal statute and any rule, regulation or order issued pursuant to any of the foregoing statutes.

M. THROWING OBJECTS EXCLUSION

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of throwing, kicking or projecting any object by an insured or any member of an insured band during a performance, including but not limited to any performer throwing objects, himself, herself, or another person.

N. ASSAULT AND BATTERY EXCLUSION

A. Exclusion a. of Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

This insurance does not apply to:

a. **Expected Or Intended Injury**

“Bodily Injury” or “Property damage” expected or intended from the standpoint of an insured, including, but not limited to;

(1) “Assault or battery”; and

(2) Use of reasonable force to protect persons or property.

B. For the purposes of this endorsement, the following definition is added to the **Definitions** Section:

“Assault or battery” means assault or battery committed by or on behalf of an insured or intentional force used by or on behalf of an insured.

O. ENTERTAINMENT ERRORS & OMISSIONS EXCLUSION

This insurance does not apply to:

1. Radio, television and motion picture producers’ errors and omissions liability;
2. Advertisers’ errors and omissions liability;
3. Broadcasters’ errors and omissions liability;
4. Publishers’ errors and omissions liability;
5. Loss arising from any publication or literature including any musical material conducted or composed by or on behalf of the Named Insured; or
6. Liability arising out of contracts or agreements with labor unions except entertainment related unions or professional guilds.

P. ENTERTAINMENT INDUSTRY EXCLUSION

The following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to:

“Personal and advertising Injury” arising out of the development, creation, pre-production, production, post-production, distribution, exploitation, writing, broadcasting, airing, performing or exhibition of films, television/cable programs, radio programs, stage plays, video/audio cassettes, music, sheet music, computer programs, books or other similar materials, and properties; or to any advertising or broadcasting activities.

Q. EXCLUSION – DAMAGE TO PROPERTY

Exclusion j. of Paragraph 2., **Exclusions of Section I – Coverage A - Bodily Injury and Property Damage Liability** is replaced by the following:

This insurance does not apply to:

j. Damage To Property

“Property damage” to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another’s property;
- (2) Premises you sell, give away or abandon If the “property damage” arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the “property damage” arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because “your work” was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are “your work” and were never occupied, rented or held for rental by you.

Paragraph (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to “property damage” included in the “products- completed operations hazard”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL EXCLUSIONS – SPECIAL EVENTS POLICY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusions are added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and to Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability** except for the particular exclusion(s) stated to apply to the specified coverages:

A. AIRCRAFT EXCLUSION

This insurance does not apply to any liability arising out of the ownership, maintenance, use, leasing, hiring, renting, borrowing, lending, “loading or unloading” of aircraft, whether owned by the Insured or others.

This exclusion does not apply to an aircraft you do not own that is being used as a theatrical prop or part of a set as a non-functional craft and not being used to carry persons or property for charge.

B. CROSS LIABILITY EXCLUSION

This insurance does not apply to any claim made or “suit” brought by or on behalf of your parent corporation, a subsidiary of your parent corporation or your subsidiary. This insurance also does not apply to any claim made or “suit” brought by or on behalf of any insured covered hereunder against any other insured covered by this policy or against the Risk Purchasing Group.

This exclusion does not apply to a claim made or “suit” brought by an additional insured.

C. DISCRIMINATION LIABILITY EXCLUSION

This insurance does not apply to any liability arising out of any claim or “Suit” based upon or alleging “Discrimination” against any person.

“Discrimination” includes, but is not limited to, discrimination because of race, ethnic origin, religion, age, sex, marital status, physical disability or impairment, or any employment practices related to the foregoing.

D. ASBESTOS EXCLUSION

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” involving or arising out of, directly or indirectly, asbestos, in any manner or form.

This exclusion includes, but is not limited to, claims or “suits” concerning exposure or alleged exposure to asbestos, as well as claims or “suits” concerning the incorporation, presence, or removal of asbestos.

E. AMUSEMENT RELATED DEVICES EXCLUSION

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising directly or indirectly out of the ownership, use, maintenance, operation, sale, manufacture or distribution of any of the following:

- a. Trampolines;
- b. Mechanical Rides designed for persons to ride in or upon;
- c. Sunbeds or any tanning equipment;
- d. Firearms;
- e. Gymnastics Equipment;
- f. Bungee Jumping Equipment;
- g. Horses or any other animal used for riding purposes or equestrian events or activities;
- h. Motor racing vehicles including but not limited to cars, boats, motor cycles, all terrain vehicles, go karts or snowmobiles;
- i. Skin and Scuba Diving Equipment;
- j. Toboggans;
- k. Hang Gliders;
- l. Parachutes;
- m. Hot Air Balloons; or
- n. Rock Climbing Equipment.

F. ANIMALS EXCLUSION

This insurance does not apply to “bodily injury” or “property damage” arising out of animals that are not performing or are not intended to perform at an event sponsored by an insured.

G. EXCLUSION – COLLAPSE OF TEMPORARY STRUCTURES

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising or alleged to arise out of the collapse of any “temporary structure”.

“Temporary Structure” means any grandstand, tent, bleacher, stage or any structure, erected for a limited period of time that is specific to the insured performance, or “event” and used or to be used in connection with the insured operations.

“Event” means a concert, exhibition, fair, sporting contest, social gathering, or other similar activity for which this insurance is provided.

H. EXCLUSION - CRANES

This insurance does not apply to “bodily injury,” “property damage,” or “personal and advertising injury” arising out of “cranes”.

As used in this endorsement, “crane” means a machine for hoisting and moving objects by means of cables attached to a movable boom.

I. EXCLUDED ACTIVITIES

This insurance does not apply to “bodily injury,” “property damage”, or “personal and advertising injury” arising directly or indirectly from the following activities:

- a. Hunting;
- b. Hang Gliding;
- c. Gymnastics;
- d. Bicycle races, rallies or events;
- e. Parasailing;
- f. Cheerleading Pyramids;
- g. Sky Diving;
- h. Polo;
- i. Tobogganing;
- j. “Adult Tackle Football”;
- k. “Adult Hockey”;
- l. “Adult Rugby”;
- m. “Adult Wrestling”;
- n. Trampolines;
- o. Bungee jumping;
- p. Skiing other than Cross Country;
- q. Hot Air Balloon Rides;
- r. Water Rafting;
- s. Skin Diving, Scuba Diving or Snuba Diving;
- t. Luge;
- u. Motorized Sporting Events or Motor Racing, including but not limited to cars, boats, motor cycles, all terrain vehicles, go karts or snowmobiles;

- v. Snow Boarding;
- w. Professional Sporting Activities;
- x. Rodeos or Roping Events;
- y. Equestrian Sports;
- z. Rock Climbing;
- aa. Skateboard Parks;
- bb. Tractor Trailer Pulls and Monster Truck Events;
- cc. Triathlons; or
- dd. Boxing.

This exclusion applies when such activities are performed with the knowledge or consent of the insured or any Additional Insured.

“Adult Tackle Football”, “Adult Hockey”, “Adult Rugby” or “Adult Wrestling” includes activities in which any participant(s) or player(s) are 18 years of age or older.

J. EXCLUSION – NON-QUALIFIED PARTICIPANTS OR ENTITIES

This insurance does not apply to any participants who does not have Accident Medical Coverage at the time of an injury with a limit of at least \$10,000 per loss or injury or to any entity that has participants without such coverage.

K. FIREWORKS EXCLUSION

This insurance does not apply to "bodily injury," "property damage," or "personal and advertising injury" arising out of fireworks, pyrotechnic devices, or any explosive materials.

This exclusion does not apply to any “concussion effect”, “flashpot” or “smokepot” that is induced electrically in a cylinder with no projectile, wadding or wrapping and is used to create visual effects and/or an explosive noise.

For the purpose of this endorsement, the following definitions apply:

1. “Concussion effect” means an effect intended to produce a loud noise and a violent jarring shock for dramatic effect.
2. “Flashpot” means a device containing flashpowder and intended to produce a flash of light and capable of directing the flash in an upward direction.
3. “Smokepot” is a pyrotechnic device used to create smoke.

L. SECURITIES VIOLATION EXCLUSION

This insurance does not apply to any claim based upon, as a consequence of or arising out of a violation of the Securities Act of 1933 as amended by the Securities Exchange Act of 1934 as amended by any state Blue Sky or securities law or similar state or federal statute and any rule, regulation or order issued pursuant to any of the foregoing statutes.

M. THROWING OBJECTS EXCLUSION

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” arising out of throwing, kicking or projecting any object by an insured or any member of an insured band during a performance, including but not limited to any performer throwing objects, himself, herself, or another person.

N. ASSAULT AND BATTERY EXCLUSION

A. Exclusion a. of Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability is replaced by the following:

This insurance does not apply to:

a. Expected Or Intended Injury

“Bodily Injury” or “Property damage” expected or intended from the standpoint of an insured, including, but not limited to;

(1) “Assault or battery”; and

(2) Use of reasonable force to protect persons or property.

B. For the purposes of this endorsement, the following definition is added to the **Definitions** Section:

“Assault or battery” means assault or battery committed by or on behalf of an insured or intentional force used by or on behalf of an insured.

O. ENTERTAINMENT ERRORS & OMISSIONS EXCLUSION

This insurance does not apply to:

1. Radio, television and motion picture producers’ errors and omissions liability;
2. Advertisers’ errors and omissions liability;
3. Broadcasters’ errors and omissions liability;
4. Publishers’ errors and omissions liability;
5. Loss arising from any publication or literature including any musical material conducted or composed by or on behalf of the Named Insured; or
6. Liability arising out of contracts or agreements with labor unions except entertainment related unions or professional guilds.

P. ENTERTAINMENT INDUSTRY EXCLUSION

The following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to:

“Personal and advertising Injury” arising out of the development, creation, pre-production, production, post-production, distribution, exploitation, writing, broadcasting, airing, performing or exhibition of films, television/cable programs, radio programs, stage plays, video/audio cassettes, music, sheet music, computer programs, books or other similar materials, and properties; or to any advertising or broadcasting activities.

Q. EXCLUSION – DAMAGE TO PROPERTY

Exclusion j. of Paragraph 2., **Exclusions of Section I – Coverage A - Bodily Injury and Property Damage Liability** is replaced by the following:

This insurance does not apply to:

j. Damage To Property

“Property damage” to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another’s property;
- (2) Premises you sell, give away or abandon If the “property damage” arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the “property damage” arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because “your work” was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are “your work” and were never occupied, rented or held for rental by you.

Paragraph (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to “property damage” included in the “products- completed operations hazard”.

R. PARTICIPANTS EXCLUSION

This insurance does not apply to “bodily injury”, “property damage”, or “personal and advertising injury” to any person while

Policy Number:

COMMERCIAL GENERAL LIABILITY
ECG 21 668 04 07

- a.** Trying out for;
- b.** Practicing for;
- c.** Rehearsing for; or
- d.** Participating in
any sport or athletic activity.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED ADMENDMENTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. STATE OR POLITICAL SUBDIVISIONS – PERMITS

SCHEDULE

State Or Political Subdivision: "All States or Political Subdivisions-issuing such permits to the insured"

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

Section II – Who Is An Insured is amended to include as an additional insured any state or political subdivision shown in the Schedule, subject to the following provisions:

1. This insurance applies only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.
2. This insurance does not apply to:
 - a. "Bodily injury," "property damage" or "personal and advertising injury" arising out of operations performed for the state or municipality; or
 - b. "Bodily injury" or "property damage" included within the "products-completed operations hazard".

B. LESSOR OF LEASED EQUIPMENT

SCHEDULE

Name of Additional Insured Person(s) or Organization(s): "All Lessors"

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).
- B.** With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" or offense which takes place after the equipment lease expires.

C. MANAGERS OR LESSORS OF PREMISES

SCHEDULE

1. Designation of Premises (Part Leased to You): All Managers or Lessors of Premises
2. Name of Person or Organization (Additional Insured): All Managers or Lessors Of Premises
3. Additional Premium: Included

(If no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

Section II – Who Is An Insured is amended to include as an additional insured the person or organization shown in the Schedule but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and shown in the Schedule and subject to the following additional exclusions:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to be a tenant in that premises.
2. Structural alterations, new construction or demolition operations performed by or on behalf of the person or organization shown in the Schedule.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOTAL ABUSE OR MOLESTATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2. **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

This insurance does not apply to:

- a. "Bodily injury", "property damage" or "personal and advertising injury" for which any insured may be held liable by reason of the actual, alleged or threatened abuse or molestation of any person by any person, persons or organizations; or
- b. "Bodily injury", "property damage" or "personal and advertising injury" for which any insured may be held liable by reason of:
 - (1) The employment of;
 - (2) The investigation of;
 - (3) The supervision of;
 - (4) The reporting or failure to report to the proper authorities of;
 - (5) The retention or reassignment of; or
 - (6) Any other alleged or actual relationship, contract, agreement or activity with any person, persons or organization:
 - i. Accused or guilty of; or
 - ii. Who had or should have had actual, implied or imputed knowledge of the actual, alleged or threatened abuse or molestation of any person.

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	RPG		New	EBI_RPG_Manual.pdf

**SPORTS & ENTERTAINMENT EVENTS
RISK PURCHASING GROUP**

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Introduction

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The Sports & Entertainment Events Risk Purchasing Group (RPG) has been setup to efficiently deal with short term Special Event risks with up to 90 days duration, small productions for up to 60 days duration, and small sports risks on a short term (seasonal or semester) basis. The Risk Purchasing Group will have a master policy and each Subscribing Member of the Risk Purchasing Group desiring insurance coverage will be added by a certificate to the master policy. The master policy and Subscribing Member's Certificate will be furnished by Entertainment Brokers International to each Subscribing Member. The RPG master policy can not be amended for individual risk's particular exposures or qualities. If a risk does not meet the eligibility requirements for the RPG, it must be individually underwritten and accepted outside of the RPG arrangement and insured under its own separate policy.

General Rules

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The following General Rules must be followed for risks to be included in the RPG:

1. Additional Insureds only for the following types of entities can be added without referral:
Equipment Rental Companies, Lessors such as Venue Owners and Managers, Government bodies, Sponsors or Financiers. All others must be referred.
2. Any previous insurance cancellations must be referred.
3. Participant Liability Coverage is excluded under Events policy. To provide Participant Liability coverage, the risk must be covered under the Sports policy and the Sports pricing section of these guidelines must be applied.
4. Molestation Coverage requires an additional premium and can only be added at inception, not mid-term.
5. Non-Owned & Hired Auto Liability coverages require additional premiums.
6. TRIA can not be rejected. The additional charge must be added and the coverage and charge must be shown separately on all binders.
7. Excess Liability coverage may be quoted, however, only an EBI underwriter may bind Excess Liability coverage. Excess Liability coverage will be for General Liability and Liquor Liability exposures only. Excess Liability coverage will NOT apply to any Auto coverage(s).
8. The retail broker/agent is responsible for all state taxes and fees outside of California.
9. No coverage can be provided in States not included on the Approved List.
10. Unless otherwise noted in this manual, minimum premium for risks exceeding exposures over the specified term or 90 days, whichever is less, will be increased by 25% for the next 90 days & by additional 25% for the remaining 180 days.

Limits of Liability

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General Aggregate:	\$2,000,000 per Subscribing Member Certificate
Products Aggregate:	\$1,000,000 per Subscribing Member Certificate
Occurrence Limit:	\$1,000,000 per Subscribing Member Certificate
Personal & Advertising Injury:	\$1,000,000 per Subscribing Member Certificate
Damage to Premises Rented To Certificate Holder Limit:	\$100,000
Medical Payments:	Not Covered

Risks Eligible for RPG:

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The following risks are eligible to be covered under the RPG arrangement:

- a. Risks classified to fit Class 1 thru Class 3 as specified below.
- b. Special Events with 10,000 persons or less on any one day or an aggregate attendance of 50,000 or less.
- c. Primary Liquor Liability exposure under \$100,000 in receipts.
- d. Use of mechanical devices that are not to be ridden & that do not require the rider to be strapped in.
- e. Product sales not exceeding \$250,000
- f. The following products of the risks covered:
 - 1) Non-Food Products such as; CDs, T-Shirts, Posters, Badges, Pens, Hats and other similar products;
 - 2) Food & Beverage Products.
- g. Risks not involved in construction activity other than sets.
- h. Events without Private Armed Security.
- i. Risks which do not require any coverage amendment.
- j. Risks with premium of less than \$10,000 at inception
- k. Risks involving Non-Professional Sports

Risks NOT Eligible for RPG:

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- a. Any risk where the Venue owner or Operator is requesting coverage.
- b. Any activity (i.e. stunts, special effects, pyrotechnics etc.), coverage or risk not specifically listed as eligible risk in this manual.
- c. Any risk with insured or uninsured losses exceeding \$25,000.
- d.

Event Liability Insurance Program General Liability Rating Schedule

(All Rates are for Standard Limits shown above)

Special Event Liability

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The following rates per attendee apply to special event liability coverage:

Table 1 - Daily Rates (1-4 Days)

Daily Attendance (Spectators/Participants)	Class 1	Class 2	Class 3
a. 1-100	\$1.25	\$2.00	\$4.00
b. 101-500	\$1.00	\$1.50	\$3.00
c. 501-1,500	\$.75	\$1.25	\$2.00
d. 1,501-3,000	\$.35	\$.75	\$1.00
e. 3,001-5,000	\$.20	\$.35	\$.5
f. 5,001 + (Rate per Person)	\$.10	\$.15	\$.25

Table 2 - Daily Rates (5 or More Days)

Daily Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Insured
a. 1-100	\$1.25	\$2.00	\$4.00	Included
b. 101-500	\$1.00	\$1.50	\$3.00	Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.
c. 501-1,500	\$.75	\$1.25	\$2.00	Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.
d. 1,501-3,000	\$.35	\$.75	\$1.00	Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

e. 3,001-5,000	\$.20	\$.35	\$.50	Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.
f. 5,001 + (Rate per Person)	\$.10	\$.15	\$.20	Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

If the actual attendance is not available, use the most appropriate rate basis below instead:

Receipt Rate Table

	Class 1	Class 2	Class 3
Rate per \$1,000 of Receipts	\$2.50	\$5.00	\$10.00

Payroll Rate Table

	Class 1	Class 2	Class 3
Rate per \$1,000 of Payroll	\$5.00	\$10.00	\$15.00

Special Event Minimum Premiums

Days (Length of Cover)	MP
a. 1-3	\$350
b. 4-10	\$500
c. 11-20	\$650
d. 21-31	\$750
e. 32-45	\$800
f. 46-60	\$850
g. 61-75	\$900
h. 75-90	\$950

Liquor Rates & Premiums

State Numeric Code	Liquor Rate Per \$1,000 of Receipts	Minimum premium For Liquor Liability
0 states	\$8.00	\$150.00
1-2 states	\$10.00	\$200.00
3-4 states	\$12.00	\$300.00
5-6 states	\$14.00	\$450.00
7-9 states	\$15.00	\$650.00
10 states	\$50.00	\$950.00

Coverage is provided to the Named Insured for the following types of products: CD's, T-shirts, Brochures, Posters, Badges, Clothing Apparel, Audio Tapes, Posters, Stickers, Badges, Food and Beverage, etc.

Rates do not include athletic participants coverage. Refer to the EBI Sports RPG section of this guide.

Eligible Event Risk Classifications Schedule

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Event Class 1 – Low Hazard Risks

Includes the following or similar risks that are all indoors:

Anniversary Parties	Fishing Events
Antique Shows	Flower Shows
Art Festivals	
Art Shows	Garden Shows
Auctions	Graduations
Auto & Motorcycle Shows	Home Shows
Award Presentations	Jam and Jazz Concerts
Ballets or other Classical Dance Shows	Job Fairs
Banquets	Ladies Club Events
Bazaars	Lectures
Beauty Pageants	Luncheons
Body Building Contests	Meetings
Business Meetings or Seminars	Pageants
Birthday Parties	Professional and Amateur Association Meetings
Charity Benefits, Auctions, or Sales	Reunions
Civic Club Meetings	Séances
Classical Music Concerts	Seminars
Consumer Shows	Social Receptions
Craft Shows	Speaking Engagements
Debuts	Symphony Concerts
Debutante Balls	Teleconferences
Drill Team Exhibitions	Telethons
Educational Exhibitions	Vacation Shows
Electronics Conventions	Wedding Receptions
Fashion Shows	

Event Class 2 – Medium Hazard Risks

Includes the following or similar risks:

Bingo Games	Old Timer Events
Classical Music Concerts – Outdoors	Picnics held at grounds without pools or lakes
Class 1 Events Outdoors	Reunions - Outdoors
Harvest Festivals – No Animals	School Band Competitions or Events
Jam and Jazz Concerts - Outdoors	Soap Box Derbies
Job Fairs - Outdoors	Social Gathering - Outdoors
Meetings - Outdoors	

Event Class 3 – Moderate Hazard Risks

Includes the following or similar risks:

Country Music Concert	Proms
Baseball	Softball Events
Basketball games - Indoors	Rugby
Casino and Lounge Shows	Theatrical Stage Performances
Country Western Events	Volleyball Events
County Festivals and Fairs	Skate Boarding Events
Festivals and Cultural Events - Outdoors	Ski Events under 500 people
Film Showings	Soccer
Football	RV Shows
Heads of State Events	Mobile Home Shows
Ice Skating Shows	Film Productions (See Separate Rating)
Junior Athletic Games	Gymnastic Competitions
Karate Meets	Boxing, Wrestling, Hockey and Football Games
Lacrosse	Rodeo & Roping Events (Excluding Participants)
Livestock Shows	
Parades - Under 500 Spectators	
Boat Shows – Dry Dock only	
Marathons (Walking & Running)	

Event Class 4 – NOT Eligible For RPG

All of the following are excluded activities and must be submitted to EBI for individual risk consideration outside of the RPG policy.

Includes the following or similar risks (Non-Professional, Spectator Liability only):

Aircraft and Balloon Events	Rummage Sales
Exotic Animal Acts and Shows	Sidewalk Sales
Use of Armed private security	Swap Meets
Bicycle races or events	Swimming, Swimming Pool Facilities or Water Activities or Events
Block Parties/Street Closures/Street Fairs	Tractor Trailer Pulls & Monster Trucks
Carnivals with mechanical rides	Triathlons
Circus	Bicycle Rallies or Races
Basket Ball Events– Outdoors	Mosh Pits
Evangelistic Meetings	Reality TV Shows
Go Kart Races	Extreme Skate Board and Cycle Events
Gun and Knife Shows	Wrestling matches or events
Mechanical Amusement Devices that are ridden in or upon	Rodeo or Roping Events
Motorized Sporting Events	Rave Parties or Events
Overnight Camping	Nightclub Shows
Professional Sporting Activities	
Rap and/or Heavy Metal events	
Church Services or Meetings	
Voter Registration Events	
Political Rallies	
Union Meetings	

All of the above Exclude Liability for Participants in any sport.

Short Term Production Liability

Rates

Days (Length of Cover)	MP	Rate per \$1,000 “GPC”	Blanket Additional Insured
1-12	\$350	\$7.50	Included
13-30	\$450	\$7.50	Included
31-45	\$800	\$7.50	Included
46-60	\$950	\$7.50	Included

"Gross Production Costs" ("GPC") shall mean all costs incurred in the making of the production, except:

- A) Those administrative costs not directly related to a production
- B) Other costs endorsed hereon

All accounts exceeding \$250,000 "Gross Production Costs" must be referred to Everest Home Office Underwriter for approval.

Waiver of Subrogation is allowable on any of the above risks for a \$250 charge. Coverage must be purchased at or before binding. This coverage is fully earned and not subject to adjustment.

Note: Additional Exclusions or Terms:

Any use of Watercraft, Aircraft, Stunts, Car Chases/Racing and Pyrotechnics is excluded.

All Participants are excluded.

Policy Term in excess of 60 days. Surcharge the minimum premium by 25% for over 60 days under 120. Surcharge 25% for over 120 but fewer than 180 days. Surcharge by another 25% for Annual exposures.

The following types of Productions must be underwritten and bound separately:

1. Risks with "GPC" over \$250,000
2. All Reality TV Shows
3. Any Studio or Network or major Cable Company Productions
4. Productions outside the 48 contiguous United States

Sports & Participant Activities

Eligible Risk Classifications Schedule

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Youth Sports & Participant Activities

Youth Sports refers to sporting events in which all Participants/Players are under 18 years of age. Youth Sports includes the following or similar sports but shall not include those sports specifically excluded in this underwriting guide:

Badminton
Bowling Alley & Lawn
Golf
Table Tennis
Tennis
Track & Field
Baseball
Ballets or other Dance Shows
Basketball
Ice Skating
Beauty Pageants
Body Building Contests
Marathon Running or Walking
Soccer
Softball
Lacrosse
Squash
Swimming
Volleyball
Rugby
Cross Country
Drill Team Exhibitions
Non Sports Camps or Clinics

Bands
Art camps
Fishing Events
Color Guards
Nature Walks
Hiking
Choirs
Cheerleading (Excluding Pyramids)
Tackle Football
Flag or Touch Football
Wrestling
Ice Hockey
Field Hockey
Martial Arts
Skiing – Cross Country
Skateboarding
Scouting Jamborees - overnight camping
Inline Skating
School Band Competitions or Events
Archery
Aerobics & Jazzercise

Adult Sports & Participant Activities

Adult Sports refers to Participants/Players which are 18 years of age or greater:

Badminton
Bowling Alley & Lawn
Golf
Table Tennis
Tennis
Track & Field
Baseball
Ballets or other Dance Shows
Basketball
Ice Skating
Beauty Pageants
Body Building Contests
Marathon Running or Walking

Soccer
Softball
Lacrosse
Squash
Swimming
Volleyball
Rugby
Cross Country
Drill Team Exhibitions
Non Sports Camps or Clinics
Bands
Art camps
Fishing Events

Color Guards
Nature Walks
Hiking
Choirs
Cheerleading
Flag or Touch Football
Ice Hockey

Field Hockey
Martial Arts
Skiing – Cross Country
Inline Skating
Band Competitions or Events
Archery
Aerobics & Jazzercise

Excluded Sports – Must be referred to EBI

All of the following are excluded activities and must be submitted to EBI for individual risk consideration.

Including the following or similar risks (Non-Professional, Spectator Liability only):

Hunting
Hang Gliding
Gymnastics
Bicycle races or events
Parasailing
Cheerleading Pyramids
Sky Diving
Polo
Tobogganing
Adult Tackle Football
Adult Hockey
Adult Rugby
Adult Wrestling
Skin & Scuba Diving
Trampolines
Bungee Jumping
Skiing other than Cross Country
Hot Air Balloon Rides
White Water Rafting

Luge
Motorized Sporting Events, Motor Racing
including but not limited to; cars, boats, all
terrain vehicles or snowmobiles
Snow Boarding
Professional Sporting Activities
Rodeos or Roping Events
Equestrian Sports
Rock Climbing
Skateboard Parks
Tractor Trailer Pulls & Monster Truck Events
Triathlons
Bicycle Rallies (Including Races)
Boxing

All of the above Include Participant Liability when written as a Sports Risk only.

Required Accident Medical Coverage

All sports risks require a Minimum of \$5,000 Accident Medical and Death Coverage, except as follows:

Minimum of \$10,000 coverage: Soccer, Baseball, Softball, Basketball, Cheerleading, Skateboarding, In-Line Skating & Lacrosse.

Minimum of \$25,000 coverage: Tackle Football, Hockey and Rugby.

Minimum of \$25,000 coverage: Martial Arts.

Sports & Participants Activities Rating

The rates shown below contemplate coverage for one season or semester only.

COVERED ACTIVITY	Rate per Participant	Minimum Premium
A. Youth Sports & Non Sports		
Youth Sports, Teams, Associations, Tournaments, Camps or Clinics. Run over 30 days	\$3.00	\$150
Youth Sports, Teams, Associations, Tournaments, Camps or Clinics. Run under 30 days	\$0.70	\$150
Youth Art / Music / Band / Color Guard / Classroom Settings / Nature or Outdoor Activities / Choir Programs or Non Sports Activities / Camps or Clinics. Over 30 days	\$2.25	\$150
Youth Art / Music / Band / Color Guard / Classroom Settings / Nature or Outdoor Activities / Choir Programs or Non Sports Activities / Camps or Clinics. Under 30 days	\$0.55	\$150
Youth Tackle Football or Rugby	\$6.00	\$500
Youth Wrestling	\$3.30	\$375
Youth Ice, Roller Hockey or Field Hockey	\$6.00	\$500
Youth Dance	\$3.00	\$150
Youth Martial Arts	\$5.50	\$375
Skateboard Events/ Inline Skating Events	\$6.00	\$500
B. Adult Sports (Amateur Only)		
Eligible Sports	\$5.00	\$250
Adult Dance	\$3.00	\$150
Adult Martial Arts, Flag Football, Soccer	\$5.50	\$375

Molestation Coverage is \$50,000 per Occurrence, \$100,000 Aggregate per Insured: \$500

Waiver of Subrogation is available for \$250. This amendment to coverage must be added at initial binding only.

Liquor Rates & Premiums

State Numeric Code	Liquor Rate Per \$1,000 of Receipts	Minimum premium for Liquor Liability
0	\$8.00	\$150.00
1-2	\$10.00	\$200.00
3-4	\$12.00	\$300.00
5-6	\$14.00	\$450.00
7-9	\$15.00	\$650.00
10	\$50.00	\$950.00

Abuse & Molestation Coverage

Limits: \$50,000 per claim and \$100,000 Aggregate

Option 1 Premium:

Exposures	RPG
Premium	\$500

The above is subject to a maximum exposure of 25,000 persons

Non Owned & Hired Auto Liability

This coverage can be added only for Special Event risks for \$1,000,000 CSL using state specific rates and minimums. The Sports risks are not eligible for and will not be afforded any Automobile coverage. If no applicable rates are available, use \$13.50 per \$100 of Cost of Hire, subject to a Minimum Premium of \$500 per risk.

Maximum Cost of Hire: \$3,000

Excess Liability

For Special Events risks, Excess Liability may be provided for General Liability, Liquor Liability and Hired Auto & Non Owned Auto Liability coverages. An eligible Special Event risk bound in the RPG may have the limits of liability for General Liability, Liquor Liability and Hired Auto & Non Owned Auto coverages increased subject to the following rates regardless of when the limits are increased.

For Sports risks, Excess Liability may be provided for General Liability or Liquor Liability. For Sports risks, Excess Liability will NOT be provided for any Automobile Liability Coverage. An eligible Sport risk bound in the RPG may have the limits of liability only for General Liability or Liquor Liability coverages increased subject to the following rates and minimum premiums regardless of when the limits are increased. These rates and minimums can not be pro-rated.

Rate & Minimum Premium Table

Limit of Liability X/S of Primary	Per Risk MP per Million	Rate Class 1	Rate Class 2 & Filming	Rate Class 3 & Sports	Any Risk with Liquor
\$1,000,000	\$500	25%	30%	35%	35%
\$2,000,000	\$250	37%	45%	48%	48%
\$3,000,000	\$250	43%	52%	55%	55%
\$4,000,000	\$250	46%	57%	60%	60%
\$5,000,000	\$250	48%	60%	65%	65%

TRIA & Other Acts of Terrorism

EBI will follow the Everest National Insurance Company's Guidelines with respect to the applicable forms for each state and will exclude "Other Acts of Terrorism" if the applicable state allows exclusion.

TRIA Rates: General Liability, Auto and Excess

Forms and Endorsements

The following RPG specific forms apply. Additionally, all ISO and Everest's forms approved in each state for Everest's Risk Managed Entertainment, Leisure and Sports Program may be applied. Refer to each endorsement to determine its content, rate/premium impact and applicability.

Form Number	Form Title
EDEC 561 04 07	Risk Purchasing Group Common Policy Declarations (Everest National Insurance Co.)
EDEC 562 04 07	Risk Purchasing Group Business Auto Declarations – Hired Auto &/or Non-Owned Auto Liability Declarations (Everest National Insurance Co.)
EDEC 563 04 07	Risk Purchasing Group Commercial General Liability Coverage Part Declarations (Everest National Insurance Co.)
EDEC 564 04 07	Risk Purchasing Group Liquor Liability Declarations (Everest National Insurance Co.)
EDEC 565 04 07	Subscribing Member's Certificate (Everest National Insurance Co.)
EDEC 580 04 07	Risk Purchasing Group Commercial Excess Liability Declarations (Everest National Insurance Co.)
EDEC 589 05 07	Schedule of Underlying Insurance
EDEC 583 05 07	Risk Purchasing Group Common Policy Declarations (Everest Reinsurance Co.)
EDEC 584 05 07	Risk Purchasing Group Business Auto Declarations –Hired Auto &/or Non-Owned Auto Liability Declarations (Everest Reinsurance Co.)
EDEC 585 05 07	Risk Purchasing Group Commercial General Liability Coverage Part Declarations (Everest Reinsurance Co.)
EDEC 586 05 07	Risk Purchasing Group Liquor Liability Declarations (Everest Reinsurance Co.)
EDEC 587 05 07	Subscribing Member's Certificate (Everest Reinsurance Co.)
EDEC 588 05 07	Risk Purchasing Group Commercial Excess Liability Declarations (Everest Reinsurance Co.)
EIL 00 534 04 07	Common Policy Conditions
EIL 00 537 04 07	Condition – Monthly Reporting
ECG 04 595 04 07	Policy Amendments
ECG 20 533 04 07	Additional Insured Amendments

ECG 21 667 04 07	Additional Exclusions – Sports Policy
ECG 21 668 04 07	Additional Exclusions – Special Events Policy
ECG 21 541 05 07	Total Abuse or Molestation Exclusion

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document- Property & Casualty	Review Status: Approved	07-02-2007
Comments:			
Attachment:			
AR777.pdf			

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only
	a. Date the filing is received:
	b. Analyst:
	c. Disposition:
	d. Date of disposition of the filing:
	e. Effective date of filing:
	New Business
	Renewal Business
	f. State Filing #:
	g. SERFF Filing #:
	h. Subject Codes

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Everest National Insurance Company	DE	1120-10120	22-2660372	

5. Company Tracking Number	AR-ML-20020725
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Deborah A. Pellicane 477 Martinsville Rd. Liberty Corner, NJ 07938	Manager	908-604-3454	908-604-3526	debbie.pellicane@everestre.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Deborah A. Pellicane

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	05.0
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input checked="" type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 08/01/2007 Renewal: 08/01/2007
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	

17. Reference Organization # & Title	
18. Company's Date of Filing	6/19/2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	AR-WC-20020725
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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We are filing a program for The Sports and Entertainment Events Risk Purchasing Group, Inc. The Sports and Entertainment Events Risk Purchasing Group, Inc. is domiciled in Delaware. The risk purchasing group will offer General Liability, Auto and Excess Liability coverage's to its subscribing members. The Insurance Services Office's Commercial General Liability and Commercial Auto Policy forms and endorsements including all applicable amendatory endorsements, cancellations and non-renewal endorsements and all previously approved Everest forms will be utilized. For Commercial Excess Liability coverage, Everest's Excess Liability Coverage Form and endorsements approved in this state and all applicable ISO's state amendatory endorsements and cancellation and non-renewal endorsements will be utilized.

In addition to the base ISO forms and Everest's filed and approved forms, several additional proprietary endorsements are introduced to address this unique and specialized program. The enclosed manual includes a list of the RPG specific forms and provides descriptions for the use of each form.

Due to the unique and highly customized nature of these activities, a more sophisticated and flexible approach to pricing is required. For this reason, the attached manual rules contain proprietary rating which will predominantly be used in lieu of standard, generic ISO rating. This manual for Sports and Entertainment Events Risk Purchasing Group, Inc. will be used in conjunction with the previously filed and approved Everest Company Exception Page.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 033898
Amount: \$75.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

Effective March 1, 2007

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**