



LIST OF NON-SPORT ACTIVITIES INSURED UNDER THE IRC FACILITY USER PROGRAM

CLASS ONE EVENTS

- Anniversary Party
- Art Shows
- Baby Shower
- Banquets
- Beauty Pageants
- Bridal Showers
- Catering Services
- Charity Dances
- Charity Fundraiser Dinners
- Community Barbeque
- Concert - Choir
- Concert - Doo-Wop
- Concert - Opera
- Concert - Symphony
- Cooking Classes
- Debutante Balls
- Engagement Party
- Funeral Service
- Graduations
- Luncheons
- Open Door Events
- Quinceanera
- Religious Assemblies
- Speaking Engagements
- Trade Shows
- Weddings
- Antique Shows
- Auctions
- Ballet
- Baptism
- Birthday Party
- Business Meetings
- Campaign Fund Raisers
- Charity Auctions
- Christening
- Community Garage Sale
- Concert - Classical
- Concert - Gospel
- Concert - Orchestra
- Consumer Shows
- Craft Shows
- Demonstrations
- Festivals
- Gathering
- Job Fair
- Meetings
- Pageants
- Receptions
- Seminars
- Stag & Doe
- Voter Registration
- Art Festivals
- Award Presentations
- Classical Dance Shows
- Bar Mitzvah
- Board Games
- Business Parties
- Charity Benefits
- Charity Sales
- Church Services
- Concert - Band Rehearsals
- Concert - Cover Bands
- Concert - Jazz
- Concert - Spiritual
- Conventions
- Dance Parties
- Educational Classes
- Flower Shows
- Garden Shows
- Lectures
- Music Performers
- Poetry Readings
- Recitals
- Social Receptions
- Talent Shows
- Wedding Receptions

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LIST OF NON-SPORT ACTIVITIES INSURED UNDER THE IRC FACILITY USER PROGRAM

CLASS TWO EVENTS

- Bazaars
- Card Games
- Concert - Classic Rock
- Fashion Shows
- Math Tournaments
- Picnics
- Theatrical Productions
- Bingo Games
- Chess Tournaments
- Concert - Country
- Golf Tournaments
- Parades without Floats
- Play Readings
- Video Game Contests
- Board Games
- Comedy Shows
- Salsa
- Ice Skating Shows
- Reunions
- Tap Dancing Show

ABSOLUTE EXCLUDED EVENTS

- Aviation exposures (hot air balloons, planes, helicopters)
- Events with excluded sport activity unless demonstration
- Fairs
- Movie Shoots
- Stunts
- Fireworks (unless provided by professionals)
- Any Events not listed (must have be approved by the Underwriter to be included in approved events)
- Beer Gardens with over 1000 people
- Events with Carriage / Wagon / Sleigh Rides (except parades)
- Carnivals with mechanical rides
- Filming with budgets over \$15,000
- Pyrotechnics
- Raves

DEFINITION OF A PUBLIC EVENT

A Public Event refers to any event open for the general public. It includes but is not limited to exhibitions, expositions, fairs, festivals, entertainment, cause-related, fundraising, and leisure events are all examples of a public event. This includes an event that is a one-time or periodic, free or ticketed, cultural, charitable or cause-related, and conducted for the purpose of attracting revenue, support, awareness, or for entertainment purposes for the general public.

ADDING AN ACTIVITY OR EVENT

If an event or activity is not included under the list of covered events, it can be added upon request and underwriting approval. Once approved, the rate will be established, and it will be added to the approved list.

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