

## GUIDELINES FOR EVENT PLANNING AND BUDGETING

Additional insurance fees are incurred for some types of special events when areas of added risk are perceived by the liability company. Many events will be assessed based on the categories and situations shown below. Please insert the number shown next to the description that best matches your event plans in each of the four categories. Note that sometimes making small adaptations to the original plans can reduce the perceived risk. An expectation of the monetary impact on your chosen activities can be estimated by comparing the sum of all categories to the ranges shown below. Some variations and exceptions will exist (example: fees are waived for "restaurant nights").

For these purposes, "**Member**" means enrolled student and his parents. "**Public**" includes other family. "**Invited**" includes events where no money transpires; "**Involved**" refers to the public paying or buying.

### 1. Participants: (select one) \_\_\_\_\_

- Members only - **0**
- Public – less than 20 non-enrolled participants – **1**
- Public – more than 20 non-enrolled participants, no cost -- **2**
- Public – more than 20 non-enrolled participants,  
school is making profit from their Attendance -- **3**

### 2. Location: (select all that apply) \_\_\_\_\_

- On site, members only – **0**
- On site, public invited – no cost – **1**
- On site, public involved when the school is making a profit – **2**
- Off site, members only - **0**
- Off site, at a location usually used by the public,  
public involved when the school is making a profit – **2**
- Off site, private location, public involved when the school is making a profit – **3**
- Off site, location owner requires being named as an additional insured – **4**
- Off site, location owner requires primary, noncontributory endorsement – **not available**

### 3. Food Service: (select all that apply) \_\_\_\_\_

- No food service -- **0**
- On site, members only – **0**
- On site, public invited (no cost), members provide food – **2**
- On site, public invited or involved, catered or prepackaged, store-bought only – **1**
- On site, public attends & the school is making a profit, members provide food – **3**
- Off site, members only – **0**
- Off site, public involved when school is making a profit, completely catered – **1**
- Off site, public involved, members provide or prepare food – **3**

### 4. Alcohol Availability: (select one) \_\_\_\_\_

- No alcoholic beverages available -- **0**
- On site, members only, alcohol served by licensed business – **2**
- On site, public invited or involved, alcohol served by licensed business – **5**
- Off site, members only, alcohol served by licensed business – **3**
- Off site, public invited or involved, alcohol served by licensed business – **4**

**On and Off site - alcohol served by the school is not permitted. Subject to penalties up to \$1500 and/or potential removal from the group insurance program.**

**Higher number = Greater risk:**

Score of 3 or under: do not expect an additional fee

Score of 4 – 6: expect a \$45.00 fee

Score of 7 – 9: expect a \$75.00 fee

Score over 9: expect a \$150.00 fee

**TOTAL SCORE** \_\_\_\_\_