

Hazard Class Chart for RSO/RCO Groups Event Liability Insurance  
Revised Nov 2025

# EXCLUSIONS

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

## University of California Waivers & Release of Liability Matrix

Waiver Protocols of the University and of the Insurance Policy must be followed.

<https://www.ucop.edu/risk-services-insurance/files/waivers/waiver-matrix-2017.pdf>

### INSURANCE POLICY WAIVER & ACCIDENT MEDICAL PROTOCOLS (ALL RISK CLASSES)

NON-SPORTS EVENTS	SPORTS-PARTICIPANTS	RESTRICTED SPORTS & EVENTS
<p><b>*Non-Sport Events:</b> No General Waiver Required.</p> <p><b>*NO Participant Waiver Required for events unless a minor</b></p>	<p><b>*Participant Waiver Required for ALL player participants including minors per sports season.</b></p> <p><b>*Accident Medical is required for each player participant per sports season.</b></p>	<p><b><u>Requires Underwriter Approval.</u></b></p> <p><b>*Waivers &amp; Accident Medical Provisions to be specified by the Underwriter, if event is approved.</b></p>

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1. LOW RISK		1. LOW RISK
NON-SPORTS EVENTS		SPORTS-PARTICIPANTS
Anniversaries	Educational Exhibitions	Aerobics
Antique Shows	(no political rallies or events)	Archery
Art Festivals	Evangelistic Meetings	Badminton
Association Meetings	Fashion Shows	Bowling
Auctions	(including clothing sales)	Cricket
Award Presentations	Film Showings	Darts
Band Competitions	Flower & Garden Shows	Dodge Ball
Banquets	Graduation Ceremonies	Drill Team
Baton Twirling	Home Shows	Golf
Birthday Parties	Job Fairs (indoor)	Marching Exhibitions
(no sweet 16 or	Ladies Clubs	Pom Pom
Quinceaneras)	Lectures (Academic or Literary	Tennis
Block Parties	Speakers) - no political rallies	Walkathon
(no street closures, amusement	or events	
rides or water attractions)	Luncheons	
Business Meetings	Musicals	
Church Services & Meetings	Orchestral Performances	
Choral Competitions	Receptions	
Civic Club Meetings	Retirement Parties	
Classical Concerts	Reunions	
Conferences (not including	Seminars (no political rallies	
political rallies or events)	or events)	
Conventions in Buildings	Symphony Performances	
(no political rallies or events)	Symposium (no political	
Craft Shows	rallies or events)	
Cultural Shows	Symphony Performances	
Debutante Balls	Teleconferences	
Debuts	Telethons	
Drum/Bugle Corp Shows	Trade Shows (indoor)	
Educational & Instruction	Vigils (on campus RSO only)	
Classes (no political rallies	Vacation Shows	
or events)	Voter Registration	

**EXCLUSIONS (SEE FIRST PAGE)**

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2. MEDIUM RISK		2. MEDIUM RISK
NON-SPORTS EVENTS		SPORTS-PARTICIPANTS
Animal Shows (Dog, Cat, Etc.)	Graduation Parties	Baseball
Animal Competitions (Dog Frisbee, agility. Note: animal bite exclusions apply.	(adult attendance)	Basketball
Automobile Shows	Harvest Festivals (no petting zoos, hayrides or owned amusements)	Cross Country Running
Bar Mitzvah	Health Fairs	Cross Country Skiing
Bat Mitzvah	Lounge Acts (including tribute bands)	Dance (Not theatrical)
Beauty Pageants	Outdoor Picnics (no water exposure)	Fencing
Bingo	Outdoor Trade Shows	Field Hockey
Boat Shows (Dry dock)	Overnight Host Program	Football (non-contact)
Campus Tours	Pageants	Handball
Comedians (stand-up)	Parades (under 500 spectators)	Ice Skating
Consumer Shows	Quinceaneras	Judo
Cooking Demonstrations	Speaking Engagements	Karate
County Festivals & Fairs	(public speakers and/or)	Lacrosse
Country Music Shows	Sweet 16	Racquetball
Dances; student-sponsored; rated by attendees (no heavy rock)	Theatrical/Stage Performances	Rowing/Crew
Fraternal Conventions	Weddings	Sailing
Fun Fairs		Soccer
		Softball
		Squash
		Swimming (no open water/driving) (triathlons see hazard III)
		Table Tennis
		Taekwondo
		Ultimate Frisbee
		Volleyball
		Water Polo

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3. High Risk	3. High Risk	
NON-SPORTS EVENTS	SPORTS-PARTICIPANTS	
Concerts - Rock (no punk/heavy metal, rap, techno, or hip-hop)	Boxing	Martial Arts (no mixed martial arts)
Film Shoots	Cheerleading	Paintball
Livestock Shows	Challenge/Ropes Courses (owned by university only)	Quidditch
Model Airplane Contests	Climbing/Rock Walls (indoors with safety ropes; owned by the University only)	Re-Enactments (battles or tournaments)
Photo Shoots	Cycling (no mountain or BMX biking)	Rifle/Skeet/Trap
Proms	Diving	Rugby
Video Shoots	Football (contact)	Roller Skating
Soap Box Derbies	Gymnastics	Skate Boarding
	Jousting	Triathlon (open water events require certified coaches present during events/practices)
	Ice Hockey	Track & Field
	Incline Hockey	

**4. Restricted Sports & Non-Sports Events (underwriting review required)**

Amusement Parks	Exotic Animal Acts/Shows	Political: Conferences, Conventions, Educational/Instructional Classes, Exhibits, Meetings, Seminars
BMX Cycling	Greek Life: All National Org Events	Lectures, Rallies, Speakers
Bouldering	Extreme Skateboarding/Cycling/BMX	Rave Parties
Bubble Soccer	Gun/Knife Show	Rock Climbing (outdoors)
Carnivals (over 5000 attendees)	Haunted Houses	Roller Coasters
Carnivals (with amusement rides)	Horse Racing (spectator only)	Scavenger Hunts
Challenge/Ropes Courses (not owned by the University)	Human Hamster Balls	Skiing (Water or Snow)
Concerts - Hip-Hop or Rap	Mechanical Amusement Devices (including mechanical bulls)	Skiing Competitions (other than Cross Country)
Concerts - Punk, Hard Rock, Techno, or Heavy Metal	Mountain Biking/BMX	Slam Dancing
Demonstrations/Marches/Protests	Mosh Pits	Speed Skating
Dragonboat	Motorsports Events (spectator only)	Surfing
Drones	Mud Events - ANY	Survivalist Games
Events with Armed Security	Off Road Events - Bike/ATV	
	Overnight Events with Minors	

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