

# SUMMARY OF PROTECTION SPECIAL EVENTS PROGRAM

Under Government Code Section 6516.5, CFSA is authorized to provide special events pooled liability protection for lessees, concessionaires, exhibitors and other special event operators using fair facilities for non-hazardous activities. This outline of protection is intended as a handy general reference for your convenience. The Memorandum Stating the Terms and Conditions of the Special Events Program Administered by the California Fair Services Authority should be used to determine the actual protections, maximum limits, conditions, limitations and definitions for the Program.

Highlights of the protections are as follows:

- ◆ Protection similar to Commercial General Liability coverage is available for purchase by users of fair facilities.
- ◆ The State of California, the District Agricultural Association, County Fair, the County in which the County Fair is located, Lessor/Sublessor if fair site is leased/subleased, Citrus Fruit Fair or California Exposition and State Fair, or Entities (public or non-profit) operating California designated agricultural fairs, their agents, directors, officers, servants, and employees are named additional insureds.
- ◆ Limits of Protection are \$1,000,000 per occurrence.
- ◆ Defense costs are included in the limit.
- ◆ Protection is on an occurrence form.
- ◆ Protection applies for dates as shown on the Special Events Coverage Receipt form.
- ◆ If the contract calls for setup or takedown days, the protection applies.
- ◆ Protection for fair users is excess over any other valid and collectable insurance.
- ◆ Products protection is limited to food and beverage concessionaires.
- ◆ Protection for liquor liability is available with prior approval and at an additional fee.
- ◆ There is no protection for automobiles under this program.
- ◆ There is no protection for athletic participants under this program.
- ◆ There is no protection for damage to fair facilities under this program.

If you have specific questions regarding CFSA's Special Events Program, please call Lianne Lewellen at (916) 263-6145.