

The University of California Office of the President (UCOP) has purchased an insurance program to cover Registered Campus Organizations (RCOs) for most on-campus events. The university pays for the coverage, but RCOs are still responsible for making sure their on-campus event is registered with the insurance carrier and they receive the certificate of insurance when required.

The insurance carrier is **Mercer Health & Benefits Administration LLC**. Mercer is a wholly owned subsidiary of Marsh & McLennan Companies, which may be why you may hear someone refer to the company as Marsh.

Please visit the [Campus Connexions](#) website for the most recent list of activities covered under the University insurance plan as the list of activities below may change.

ON-CAMPUS EVENTS

Please refer to the **Hazard Chart** which specifies which hazard level each activity falls under.

Covered by University Insurance

- Low Risk: Hazard 1
- Medium Risk: Hazard 2
- High Risk: Hazard 3

If you need a certificate of insurance for an event covered by the University insurance, visit Campus Connexions and click on “Apply Online” to register your event and view the certificate of insurance.

May be covered by University Insurance

- Restricted: Hazard 4

Subject to insurance company underwriter approval but may potentially still be covered and requires a paper application.

EXCEPT when...

- Involves more than 5,000 people
- Requires product coverage
- Requires garage keepers coverage
- Requires auto coverage
- Includes amusements
- Includes inflatables
- It is open to the public
- It is a sports event for which signed waivers have not been obtained

If your event follows under any the exceptions listed above, your RCO may require additional event insurance. Visit [Campus Connexions](#) and click on “Apply Online” to register your event and view additional insurance requirements.

Waivers are required for all sporting events and when minors are present regardless of hazard level class. Accident Medical is required for each player participant per sports season. An asterisk is noted next to sporting activities in the **Hazard Chart**.

OFF-CAMPUS EVENTS

Off-campus events are not covered by University insurance. [Campus Connexions](#) offers off-campus event insurance if your RCO wishes to purchase it.

University Insurance Coverage for On-Campus Events

Low Risk: Hazard 1

If you need a certificate of insurance for an event covered by the University insurance, visit Campus Connexions and click on "Apply Online" to register your event and view the certificate of insurance. EXCEPT when...

- Involves more than 5,000 people
- Requires Product Coverage
- Requires garage keepers coverage
- Requires auto coverage
- Includes amusements
- Includes inflatables
- It is open to the public
- It is a sports event for which signed waivers have not been obtained

If your event followings under any the exceptions listed above, your RCO may require additional event insurance. Visit Campus Connexions and click on "Apply Online" to register your event and view additional insurance options.

Medium Risk: Hazard 2

High Risk: Hazard 3

Restricted: Hazard 4

Subject to insurance company underwriter approval but may potentially still be covered and requires a paper application.

Aerobics*

Anniversary Celebrations

Antique Shows

Archery*

Art Shows

Association Meetings

Auctions

Award Presentations

Badminton*

Band Competitions

Banquets

Baton Twirling

Birthday Parties (*no Sweet 16 or Quinceneras*)

Block Parties (*no street closures, amusement rides or water attractions*)

Bowling*

Business Meetings

Choral Competitions

Church Services and meetings

Civic Club Meetings

Classical Concerts

Conferences

Conventions in Buildings

Craft Shows

Cricket*

Cultural Show

Darts*

Debutante Balls

Debuts

Dodge Ball*

Drill Team*

Drum & Bugle Corp Shows

Animal Competitions (Dog Frisbee, Agility. Note: animal bite exclusion applies)
Animal Shows (dog, cat, etc.)

Automobile Shows
Bar Mitzvah

Baseball*

Basketball*

Bat Mitzvah
Beauty Pageants
Bingo

Boat Shows (dry dock)

Campus Tours

Comedians (stand-up)
Consumer Shows

Cooking Demonstrations

Country Music Shows
County Festivals & Fairs
Cross Country Running*
Cross Country Skiing*
Dance (performance or competition - not theatrical)*
Dances; student-sponsored; rated by attendees (no heavy rock)
Fencing*

Field Hockey*
Football (non-contact)*

Fraternal Conventions
Fun Fairs
Graduation Parties (adult attendance)
Handball*
Harvest Festivals (no petting zoos, hayrides or owned amusements)

Health Fairs
Ice Skating*
Judo*

Boxing*

Challenge / Ropes Courses (not owned by the University)*
Cheerleading*
Climbing / Rock Walls (indoors with safety ropes)*
Concerts-Rock (no heavy metal/punk, rap or hip hop)
Cycling (no mountain or BMX biking)*
Diving*
Film Shoots
Football (contact)*

Gymnastics*

Ice Hockey*

Inline Hockey*
Jousting*

Livestock Shows

Martial Arts (no mixed)*
Model Airplane Contests
Paintball*
Photo Shoots
Proms

Quidditch*

Re-Enactments (battles or tournaments)*
Rifle/Skeet/Trap*
Roller Skating*

Rugby*
Skate Boarding*
Soap Box Derbies

Track & Field*
Triathlon (open water events require certified coaches present during events/practices.)*

Video Shoots

Aircraft/Balloon Events*

Amusement Parks*

Balloon Rides*

Base Jumping*

BMX Cycling*

Bouldering*

Bubble Soccer*
Bungee Jumping*
Carnivals - over 5,000 attendees*
Carnivals - with amusement rides*
Concerts (punk, rap, hard rock, hip hop)*
Demolition Derbies*
Demonstrations / Marches*

Dragonboat*

Drones*
Equestrian*
Events with Armed Security*
Exotic Animal Acts/Shows*
Extreme Skateboarding or Cycling/BMX*
Firework Exhibitions or use of Fireworks (except flashboxes)*

Fireworks Stands*

Go Kart Races or Tracks*
Greek Life: ALL National Organization Events*
Gun/Knife Shows*
Hang Gliding / Skydiving*
Haunted Houses*

Heavy Metal Concerts*
Horse Racing*

Human Hamster Balls*
Luge*
Mechanical Amusement Devices (including mechanical hulls)*

University Insurance Coverage for On-Campus Events

Low Risk: Hazard 1

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- Involves more than 5,000 people
- Requires Product Coverage
- Requires garage keepers coverage
- Requires auto coverage
- Includes amusements
- Includes inflatables
- It is open to the public
- It is a sports event for which signed waivers have not been obtained

If your event followings under any the exceptions listed above, your RCO may require additional event insurance. Visit Campus Connexions and click on "Apply Online" to register your event and view additional insurance options.

Educational Exhibitions

Evangelistic Meetings
Fashion Shows

Film Showings

Flower and Garden Shows
Golf*
Graduation Ceremonies
Home Shows

Job Fairs
Ladies Clubs
Lectures (*Academic or Literary Speakers*)
Luncheons
Marching Exhibitions*
Musicals

Orchestral performances

Pom Pom*
Receptions
Retirement Parties

Reunions

Seminars
Symphony performances

Symposium

Teleconferences
Telethons
Tennis*
Trade Shows
Vacation Shows
Vigils (*On Campus RSO only*)
Voter Registrations
Walkathon*

Medium Risk: Hazard 2

Karate*

Lacrosse*
Lounge Acts (including tribute bands)
Outdoor Picnics (no water exposures)
Outdoor Trade Shows
Overnithg Host Program
Pageants
Parades (under 500 spectators)
Quincenaras
Racquetball*
Rowing/Crew*

Sailing*
Soccer*
Softball*

Speaking Engagements (public speakers and/or public invited)

Squash*
Sweet 16
Swimming (no open water, no divina)*
Table Tennis*

TaeKwonDo*
Theatrical/Stage Performances

Triathlon (no open water events; also see class 3)*
Ultimate Frisbee*
Volleyball*
Water Polo*
Weddings

High Risk: Hazard 3

Restricted: Hazard 4

Subject to insurance company underwriter approval but may potentially still be covered and requires a paper application.

Monster Truck or Big Foot Competitions*
Mosh Pits*
Motor Racing*

Motorized Events - NOC*

Motorsports Events*
Mountain Biking or BMX*
Mud Events - ANY*
Off Road Events - Bike, ATV*

Parachute Jumping*
Parasailing*
Political Conventions, Lectures, Rallies. Speakers*
Polo-Equestrian*
Professional Sports*
Pyrotechnics (not including use of flashboxes)*
Rap Music Concerts

Rave Parties*
Rock Climbing (outdoors)*
Rodeo & Roping Events*

Roller/Sky Coasters/Sky Jumps*
Ropes Courses*
Scavenger Hunts*

Skiing Competitions (other than Cross Country)*
Skiing*
Slam Dancing*
Snowmobiles*
Speed Skating*
Surfing*
Survivalist Games*
Swimming (open water)*
Tractor Pulls*
Trampoline Events*
Union Meetings*
Wakeboarding*
Wall Climbing / Free Climbing*
Water Skiing*
Water Slides*
Water Walkers*
Weight Lifting*
White Water Rafting*
Windsurfing*
Wrestling*
Youth Outreach*
Zorb Balls*