Intact Entertainment | Gather Guard Eligible Events and Exclusions

Risk Class 1
Anniversary party
Auction
Award presentation
Baby shower
Banquet
Baptism
Bar Mitzvah/Bat Mitzvah
Bazaar
Birthday party - *Coverage does not include inflatables including bounce houses or inflatables containing persons*
Boat show - *Dry-dock boat shows only. In-water boat shows are not eligible for coverage.*
Bodybuilding contest - *Coverage for spectators only.*
Book signing
Bridal shower
Chamber of Commerce event
Charity benefit - *Covered events do not include sporting events, flea markets, rummage sales not for charity, sidewalk sales or swap meets.*
Church service or meeting - *Coverage does not include evangelistic meetings with faith healing or similar activities.*
Club event - *Example events include sewing, garden club and luncheons.*
Concert (indoors) - *Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.*
Dance show, recital or competition - *Coverage for spectators only.*
Drill team exhibition - *Coverage for spectators only.*
Educational exhibition - *Cardiopulmonary resuscitation (CPR) or driver's education are not eligible for coverage.*
Fashion show
Fundraiser
Funeral or memorial service
Graduation ceremony

Risk Class 1
Hobby show - *Shows such as arts and crafts, antiques, gamers or trading/playing cards, static autos or recreational vehicles (no driving or racing), camera, garden or flower shows. In-water boat shows, gun or knife shows are not eligible events.*
Holiday event (indoors)
Lecture or speaking engagement
Luncheon
Meeting (indoors) - *Includes teleconferences. Could be a business meeting, AA meeting, scout meeting or a séance. Coverage does not include evangelistic meetings with faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.*
Pageant
Poetry reading
Quinceañera
Reunion (indoors)
Scouting Jamboree - *For events that don't have overnight camping.*
Social reception (indoors) - *Fraternity and sorority events are not eligible for coverage.*
Store opening
Trade show or convention (indoors) - *Shows such as camera, computer, consumer products, electronics, garden and flower, home, job fairs, mobile home, recreational vehicle (RV) and vacation.*
Voter registration
Wedding

Risk Class 2
Bingo game
Card game or tournament board game
Concert (outdoors) - *Policy does not cover concerts with rap, hip hop, heavy metal, punk or similar music styles, or DJs and raves.*
Domestic animal show/event - *Policy does not cover shows or events with farm, saddle or exotic animals.*
Easter egg hunt

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Risk Class 2

Festival or cultural event (indoors) - *Events with more than 5,000 spectators are not eligible. Coverage does not include mechanical amusement devices.*

Fishing event

Holiday event - *For example, a Christmas tree lighting or Menorah lighting.*

Meeting (outdoors) - *Does not include evangelistic faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.*

Picnic - *Coverage does not include pool or lake activity or any inflatables including bounce houses and inflatables containing persons.*

Reunion (outdoors)

School band competition or event

School carnival - *For events that don't have mechanical rides.*

Soap Box Derby - *Coverage for spectators only.*

Social reception (outdoors) - *Fraternity and sorority events are not eligible for coverage.*

Trade show or convention (outdoors) - *Shows such as consumer product, garden and flower, home, job fairs, mobile home, recreational vehicle (RV).*

Video game contest

Risk Class 3

Aerobics and Jazzercise class or event - *Coverage for spectators only.*

Baseball game - *Coverage for spectators only.*

Basketball game - *Coverage for spectators only.*

Bicycling (off-road) - *Coverage for spectators only. Does not include participants, bicycle rallies and races.*

Block Party/Street closure/Street fair - *Events with more than 5,000 spectators are not eligible.*

Bowling tournament - *Coverage for spectators only.*

Boxing, wrestling or hockey - *Coverage for spectators only.*

Casino or lounge show

Cheerleading event/competition - *Coverage for spectators only. Policy does not cover pyramids.*

Comedy show

Company or corporate retreat

Cornfield maze or hayride - *Farm implements and equipment are not covered.*

Dance class - **Coverage for spectators only.**

Farmers market

Risk Class 3

Festival and cultural event (outdoors) - *Events with more than 5,000 spectators are not eligible. Coverage does not include rides, professional rodeos, mechanical amusement devices, motorized sporting events, farm implements or equipment, roller coasters or sky coasters.*

Film screening/showing or movie release party

Football game - *Coverage for spectators only.*

Golf tournament - *Coverage for spectators only.*

Grad Night

Gymnastic competition - *Coverage for spectators only.*

Halloween costume contest

Ice skating show - *Coverage for spectators only.*

Junior Athletic game - *Coverage for spectators only. Does not include participants, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.*

Karate meet - *Coverage for spectators only.*

Lacrosse game - *Coverage for spectators only.*

Livestock show - *Coverage does not include petting zoos.*

Magic show - *Coverage for spectators only. Does not include audience participation.*

Marathon - Walk or Run - *Includes 5ks and 10ks. Color runs and political marches are not eligible for coverage. Coverage does not include participants.*

New Year's party - *For invite-only private parties. Public parties are not eligible for coverage.*

Nonprofessional sporting event - *Coverage for spectators only. Does not include professional sports, bicycle races or rallies, bungee jumping, hang-gliding, inflatables including persons, laser tag, luge, motorized events, paintball, parachuting, parasailing, professional rodeo/roping events, skateboarding, ski events, sky diving, slam dancing, swimming, pool facilities, tobogganing, trampolines, wall climbing, water events, water slides, war games or reenactments.*

Parade - *Events with more than 5,000 spectators are not eligible for coverage.*

Play or play reading

Pool and/or billiards tournament

Prom

Rugby - *Coverage for spectators only.*

Soccer game - *Coverage for spectators only.*

Softball game - *Coverage for spectators only..*

Sporting event - other (indoors) - *Coverage for spectators only. Does not include, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.*

Talent show - *Rap, hip hop, heavy metal shows are not eligible for coverage.*

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Risk Class 3

Tennis tournament - *Coverage for spectators only.*
Volleyball game - *Coverage for spectators only.*
Walking/hiking tour - *Coverage for spectators only.*
Wine tasting

Excluded Events & Activities

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Aircraft Rides, Exhibitions, Operation
Any event with a known attendance of greater than 5,000
Bicycle Rally, or Race
Bungee Jumping
Circus
Moshing, Stage Diving or Crowd Surfing, but only if you have organized, contracted for, endorsed, encouraged or sanctioned such activity
Exotic Animal Show or Event
Film Production
Fireworks
Fraternity Event
Go Kart Race
Hang Gliding
Heads of State Event
Hot Air Balloon Ride
Hypnosis
Inflatable Usage *(including bounce houses and inflatables containing a person)*
Instructional Class – Driver's Education, Flying, Health, or CPR
Laser Tag
Luge
Mechanical Amusement Device Usage (i.e. carnival ride or mechanical bull)
Motorized Sporting Event
New Year's Party (Open to public)
Overnight Camping or Retreat
Paint Ball
Parachuting
Parasailing
Petting Zoo
Promotion (Marketing) – for profit
Political Rally, March, or Event
Rave
Reality TV Shows
Renaissance Fairs or Festivals
Rodeo or Roping Event – Professional
Saddle Animal Rides
Skate Boarding
Skiing
Sky Diving
Soap Box Derby/Racing
Sorority Event
Swimming
Temporary Grandstand Usage
Tobogganing
Tractor Pulling
Trampoline Usage
Wall Climbing
War Game or Re-enactment
Water Sports, other than fishing
Water Slide Usage
Any event not otherwise scheduled in Risk Class 1, Class 2 or Class 3.

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