

**HAZARDOUS ACTIVITIES AND EVENTS**  
**ALL contracts must be sent to CFSA for review and verification of**  
**insurance requirements**

(revised effective November 4, 2023)

**MINIMUM GENERAL LIABILITY INSURANCE LIMITS**

-----*Note: \* indicates that participant waivers are required*-----

**\$5,000,000**

- **Carnival Rides**
- **Freefall Attractions\***: All types including but not limited to, elevated jumps involving airbags.
- **Motorized Events\***: All extreme types including but not limited to, automobile races, drifting exhibitions, burnout contests/competitions, truck rodeos, tractor/truck pulls, destruction derbies, RV destruction derbies, mud bogs, mud racing, car crunches, monster truck shows, automobile thrill shows, figure 8 racing, stock car racing, tuff trucks, boat races, autocross, dirt racing, oval track, sprint cars/410 sprints, modified, super stock, mini-stock, dwarf cars, micro lights, endure, pro stock.

**\$3,000,000**

- **Motorized Events\***: All semi-extreme types including but not limited to, motorcycle racing, flat track motorcycle racing, arena-cross, freestyle motocross, motorcycle thrill shows and stunt teams, ATV, sand drags, go karts, snowmobile races, quarter midget races, golf cart races, Redneck Roundup (ATVs), lawnmower races, rural olympics.
- **Rodeo Events\***: All types with and without a paid gate including Rough Stock Events such as Bull Riding, Bareback, Saddle Bronc, or Mutton Busting

**\$2,000,000**

- **Extreme Attractions\***: All types including but not limited to bungee attractions, ejection seats, skyscrapers, Trampoline Things/quad jumpers, zip line or similar attractions requiring a Cal/OSHA permit to operate
- **Kiddie Carnival Rides**: Up to 6 kiddie rides (includes book-in rides)
- **Law Enforcement**: All types including but not limited to city police, county sheriff, California Highway Patrol, county probation, California Department of Corrections, state or federal military. Mutual

indemnification in the contract may substitute for coverage with written approval from CFSAs.

- **Mechanical Bulls\***
- **Motorized Events\*:** Less extreme types including but not limited to, car jumping contests/demonstrations of hydraulic modifications to automobiles.
- **Rave Type Events:** Any dance or concert which extends beyond midnight.
- **Simulators\***
- **Transporting:** All types including hot air balloons\*, any aircraft (fixed wing or rotor)\*, and watercraft.

**\$1,000,000**

- **Animals:** All types of events, including but not limited to circuses, pony and other animal rides, petting zoos, pig (or other animal) races, dog training/obedience classes, horse-drawn refuse collection, wild/exotic animal exhibits and horse-pulled hayrides.
- **Athletic Events, Competitive\*:** All types
- **Building & Grounds Maintenance:** All types including but not limited to, janitorial service, cleaning service, window cleaning, carpet cleaning, landscaping, tree trimming/removal.
- **Chainsaw/Wood Carving/Lumberjack Competitions\***
- **Christmas tree farm/sales/recycling with processing**
- **Concerts:** All types with 2,000 and more attendees.
- **Construction and Improvements on Buildings:** All types including but not limited to, major repair, major alterations, new construction of buildings, excavation, drilling, and demolition, modular buildings, portable structures.
- **Drones/Remote control flying objects**
- **Elevator Maintenance**
- **Entertainment:** All types including but not limited to, trapeze, spin wheel or acrobat acts, tight rope, boxing matches, wrestling, strolling acts, stilt walkers, clowns and hypnotists.

- **Equestrian Events\***: All Types of Events, including but not limited to horse show, jousting, cutting and reining horses (training and lessons), gymkhana, team penning, team roping, barrel racing, dressage and show jumping.
- **Equipment Rental**: All types including but not limited to, sound/lights, tents, pipe and drape, bleachers, portable stages, temporary/portable trailer rental and scaffolding.
- **Event/Security Services**: All types including but not limited to security, parking, admissions, gate staff. Does not apply to public law enforcement (see \$2 million coverage category above.)
- **Face Painting/Henna Tattoos**
- **Festivals – events including Hazardous Activities and/or above 2,000 attendees per day.**
- **Fireworks Exhibitions**
- **Hazardous Substances**: All types including but not limited to, treatment, removal, storage or any other handling of any hazardous substances, including but not limited to toxic and petroleum waste and asbestos.
- **Haunted Houses**
- **Medical Services**: All types including but not limited to, EMT, first aid services, and ambulance services
- **Miscellaneous**: All types including but not limited to, Dunk tanks\*, tattooing\*, body piercing\*, parachuting\*, bouncy balloons, bounce houses\*, trampolines\*, rock climbing wall\*, foam parties, water wars, water balloon fights\*, circus, wheelchair and stroller rental, water bubbles\*, soccer bubbles\*, ice skating\*, smash rooms (all sorts involving intentional breaking of objects\*, carnival games.
- **Mobile Equipment**: All types including but not limited to, utility vehicles, golf carts, gators, all-terrain vehicles, electric wheelchair/scooter.
- **Motorized Events/Equipment**: All moderate types including but not limited to, bus training\*, ride and drive\*, auto research, ATV training\*, car cruise, tow trucks, ladder truck training\*, heavy equipment training\*, parking lot/street sweeping, car control clinic\*, clown cars, parades, ambulance/fire/police, tractor parade.
- **Parking Services**

- **Parades**
- **Sanitation Services:** All types including but not limited to, portable restrooms/showers, portable toilets/port-a-potties and hand-washing stations
- **Security Services:** see Event/Security Services above.
- **Sewer, water, electrical and other underground utilities:** All types (electrical, fiber-optic communications and gas lines) lines—maintenance and/or installation.
- **Sport Activities\*:** All types including but not limited to, rifle or gun club activities, archery practice, skeet range, golf driving ranges, laser tag, paint ball, obstacle courses, corn hole, and axe throwing.
- **Spraying:** All types including but not limited to, pest control, fumigation, crop or agricultural spraying and application
- **Transporting:** All types including but not limited to helicopter\*, stage coach, bus/shuttle service, horse-pulled hay rides, trackless trains, livestock hauling (for auction) and armored car service.
- **Wheeled Events\*:** All types including but not limited to roller derbies, roller skating, in-line skating, hockey, scooters, skateboards, hover boards, bicycles, Segways, and BMX events.

**NON-HAZARDOUS ACTIVITIES AND EVENTS (not fair sponsored) All contracts meeting this criteria over \$15,000 must be sent to CFSA for review and verification of insurance requirements**

**MINIMUM GENERAL LIABILITY INSURANCE LIMITS:**

**\$2,000,000**

- **Swap Meets/Flea Markets:** Markets held two or more times per calendar year per California Business & Professions Code Section 21669.

**\$1,000,000**

- **Antique Shows**
- **Arts/Crafts**
- **Auctions other than Animal**
- **Auto Sales (no auto coverage)**
- **Barbecues/Picnics**
- **Bingo**

- **Birthday Party/ Banquets/Receptions/Social Gatherings**
- **Professional Services:** All types including but not limited to, accounting services, advertising agencies, booking agencies, public relations, fair consulting services, admissions management, computer/IT services, exhibitor entry and auction data processing, and other similar services.
- **Car Shows/Motorcycle Shows (no performances or demonstrations)**
- **Commercial Concessionaires/Exhibitors**
- **Concerts (Non-Rave Events):** Under 2,000 attendees
- **Conventions**
- **Dances:** Under 2,000 attendees
- **Dog Shows:** No training/obedience classes
- **Equestrian/Livestock Boarding**
- **Exhibitions**
- **Festivals** – events not including Hazardous Activities and under 2,000 attendees per day
- **Films/Lectures**
- **Funerals/Memorial Services**
- **Food and Beverage Concessionaires**
- **Gaming Tournaments:** chess, board games, video, etc.
- **Graduation Ceremonies**
- **Health Fairs**
- **Horse/Livestock Symposiums**
- **Independent Animal Exhibitors**
- **Instruction Classes/Aerobics (no participant coverage)**
- **Job Fair/Business Expo**
- **Livestock & Horse Sales**
- **Meetings:** All types including but not limited to, social organizations, fraternities, business, charity, nonprofit
- **Group overnight camping**
- **Palm Readings/Tarot Card Reading**
- **Performances/Theatrical (NOT CONCERTS) and rehearsals**
- **Retreats**
- **Reunions:** Family or school
- **Rummage/Garage Type Sales**
- **RV Rallies**
- **Seminars/Speaking Engagements/Training Sessions**
- **Shows:** All Types, including but not limited to boat shows, car shows, coin shows, craft/ceramic shows, doll shows, flower shows, gem and mineral shows, gun shows, home and garden shows, RV show and sales, sports card shows, and trade shows.
- **Small Animal Show & Clinic**
- **Swap Meets/Flea Markets:** Markets one time per calendar year.
- **Weddings/Receptions/Baptisms**