

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

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**BULLETIN MEL 26-22**

**Date:** January 1, 2026  
**To:** Fund Commissioners of Member Joint Insurance Funds  
**From:** Underwriting Manager, Conner Strong & Buckelew  
**Re:** GatherGuard

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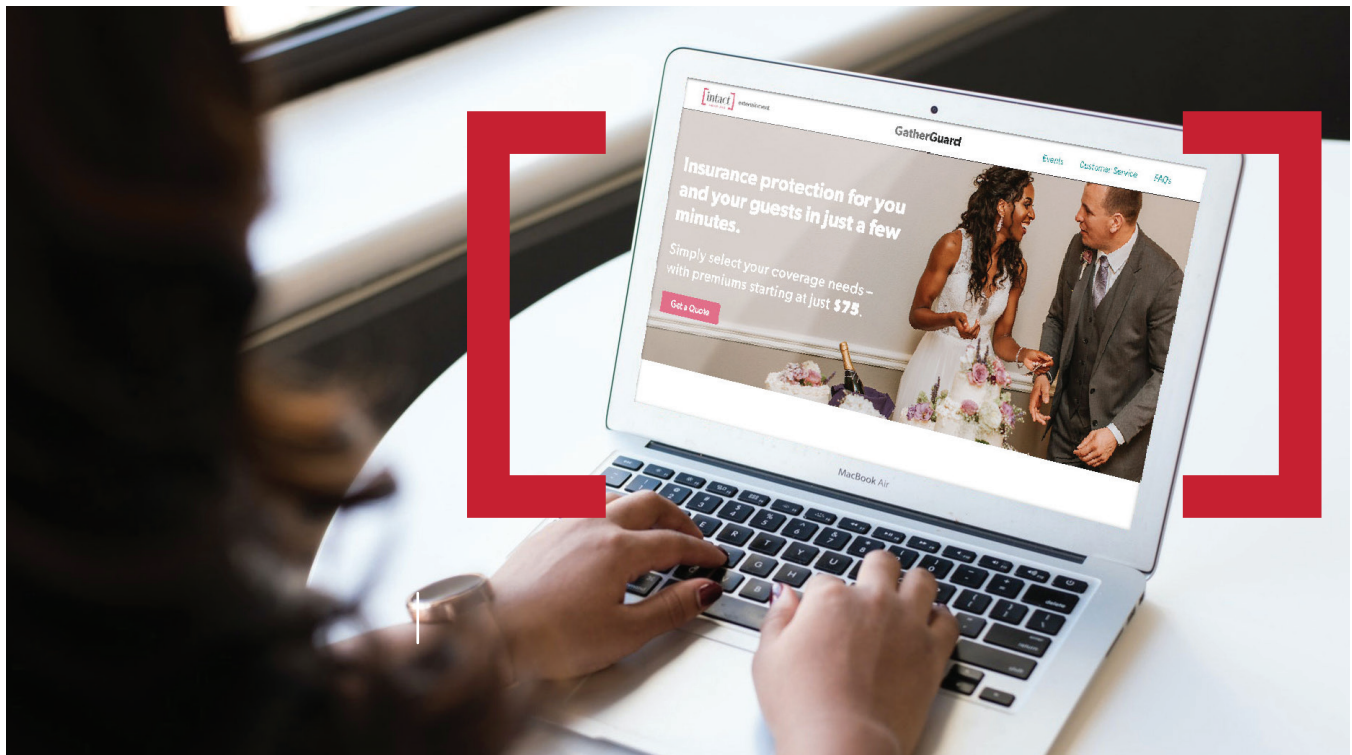
**This bulletin does not apply to the Workers' Compensation only members of the NJPHA JIF.**

GatherGuard is a way for facility owners to ensure vendors of special events and activities hosted at such facilities have the appropriate General Liability coverage.

Attached are instructions for using GatherGuard. Please refer to the corresponding spreadsheet, which lists the location referral links. If the location needed is missing, please email us. Should you have multiple locations to add at one time, please utilize the Large Pool Location Template attached.

**This bulletin is for information purposes only. It is not intended to be all-inclusive but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.**

cc: Fund Executive Directors  
Fund Professionals  
Risk Management Consultants



Intact Entertainment

## GatherGuard Purchasing Instructions

Special events, whether a wedding reception or a professional seminar, involve considerable coordination between host and event staff. But despite careful planning the unexpected may occur—exposing the host to potential liability for bodily injury or property damage. Intact Entertainment can help with GatherGuard—a general liability insurance program that provides your client access to convenient, low-cost coverage for special events. GatherGuard can help mitigate your risks, while providing valuable protection to the event host and venue.

### Purchasing Instructions:

GatherGuard is accessible through two easy methods:

**Tip:** Internet Explorer is not supported, for the best experience, please use the Chrome, Safari or Firefox browsers

#### Venue ID Codes

- Visit our website at [gatherguard.com](http://gatherguard.com)
- Select Get a Quote and answer a few questions about your event
- Where prompted, enter the applicable venue ID code provided by your venue, or search for your venue
- Complete the application and purchase coverage

#### Direct Referral Link

If your venue has provided you with a direct referral link:

- Copy and paste the referral URL into your browser. You will see a message that displays the referring organization's name, and the venue code will be pre-filled for you
- Complete the application and purchase coverage

You can verify the additional insured information before completing your purchase by using the “Preview my certificate language” link found at the righthand side of the application. Once the application has been completed, and credit card payment confirmed, you will receive an email with a full copy of your policy and certificate of liability insurance.

**Purchasing tip:** Purchase your coverage several days in advance of your event to leave time for any changes that may need to be made.

## Sample Policy

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You can view a sample policy at any time. Simply click “View Sample Policy” located at the bottom of our website homepage or on each page of the quote/purchasing process.

## Contact Us

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Customer Service is available to assist with questions at **844-747-6240**, Monday through Friday from **8:00 a.m. to 8:00 p.m.** Eastern Time.

### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions’ underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions and Intact Insurance Entertainment are marketing brands for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).



## Intact Entertainment | GatherGuard

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### What is GatherGuard?

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost general liability insurance. It protects both the user and the facility against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including seminars, weddings and receptions, birthday parties and concerts.

### How it Works

We will work with you to set coverage limits, special additional insured language (if required by venue; must be approved by Intact); and contact preferences. Customers will be able to see predetermined information, options customized to your venue or organization, and the type of event being held. You will be able to send customers directly to [gatherguard.com](https://gatherguard.com) to purchase insurance through our simple, online system.

Our support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance. Once purchased, the policy and proof of coverage will be delivered instantly to the email address entered on the online application.

### Product Highlights

#### Standard Coverage

- Review only one form
- Simple verification of insurance with uniform proof of coverage
- Predetermined additional insured information
- Pre-select general liability limits up to \$5M
  - Host liquor included
  - Higher limits are available for selection by customer as directed by venue, with pre-approval.

## Easy to Use

- Venue activity reports available upon request
- Copy of proof of coverage automatically sent to venue-designated personnel
- Marketing materials available
- Cost effective
  - Low touch
  - Online purchase means no venue deposits or handling of money
  - Reasonable rates
  - No master policy renewals

## Flexible Product

- Individual policies, not restrictive Master Policy
  - Higher limit option for Damage to Premises Rented to You
  - Additional limits available
  - Liquor liability available

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Visit [intactspecialty.com/entertainment](https://intactspecialty.com/entertainment) or contact **Mary Ann Saemaldahr** at 781.332.8485 or [msaemaldahr@intactinsurance.com](mailto:msaemaldahr@intactinsurance.com) for more information.

## CGL Premium

Determined by number of days, number of people attending, and risk class.

### For \$1 Million General Liability Policy:

<b>TABLE 1</b> <b>Events 1-4 days in length</b> These rates are per event (Total attendance range already includes days)			
Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$75	\$100	\$150
101-500	\$100	\$135	\$200
501-1500	\$150	\$185	\$310
1501-3000	\$200	\$315	\$425
3001-5000	\$300	\$425	\$625

<b>TABLE 2</b> <b>Events 5 or more days in length</b> These rates are per event (Total attendance range already includes days)			
Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$95	\$170	\$300
101-500	\$140	\$215	\$360
501-1500	\$235	\$355	\$455
1501-3000	\$335	\$460	\$575
3001-5000	\$450	\$625	\$785

## Increased Limits Base Premium Multiplier

The amounts are all based off the fundamental limit of 1 Million. i.e. the 1 Million below is the price for the additional million on top of the base limit of 1 Million...

<b>TABLE 3</b> <b>Increased Limits Rates and Minimums</b>			
Increased Limits Tier	Base Premium Multiplier	Minimum Premium 1-4 days	Minimum Premium 5 or more days
1 Million over 1 million (\$2M policy)	25%	\$175	265.00
2 Million over 1 million (\$3M policy)	37.5%	300.00	450.00
3 Million over 1 million (\$4M policy)	44%	400.00	600.00
4 Million over 1 million (\$5M policy)	47%	500.00	750.00

Damage to Premises Rented to You \$1,000,000 Sublimit

TABLE 4 Damage To Rented Premises 1-4 Days These rates are per event (Total attendance range already includes days)			
Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$25	\$30	\$35
101-500	\$30	\$40	\$50
501-1500	\$35	\$50	\$65
1501-3000	\$40	\$60	\$80
3001-5000	\$45	\$70	\$95

TABLE 5 Damage To Rented Premises 5 or More Days These rates are per event (Total attendance range already includes days)			
Event Attendance Range	Class 1	Class 2	Class 3
1-100	\$30	\$50	\$75
101-500	\$40	\$65	\$95
501-1500	\$50	\$75	\$105
1501-3000	\$60	\$95	\$115
3001-5000	\$70	\$110	\$130

Additional Premium to Mitigate Potential Added Liability When Vendors/Exhibitors/Performers are Present

TABLE 6 Vendor Liability		
Type of Event Support	Daily Rate for each individual	Event Maximum
Exhibitors (no sales)	\$45 per day, per exhibitor	\$300
Vendors (non-food sales)	\$65 per day, per vendor	\$425
Vendors (food sales)	\$75 per day, per vendor	\$475
Performers/ Attractions	\$150 per day, per performer	\$950

## Liquor Rate

**TABLE 7**  
**Liquor Liability Add-on Coverage**  
 These rates are per event  
 (Total attendance range already includes days)

Attendance Range	1-4 Day Events	5+ Day Events
1-100	\$75	\$110
101-500	\$185	\$275
501-1500	\$260	\$435
1501-3000	\$375	\$600
3001-5000	\$490	\$750

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**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

Risk Class 2
<b>Festival or cultural event (indoors)</b> - Events with more than 5,000 spectators are not eligible. Coverage does not include mechanical amusement devices.
<b>Fishing event</b>
<b>Holiday event</b> - For example, a Christmas tree lighting or Menorah lighting.
<b>Meeting (outdoors)</b> - Does not include evangelistic faith healing meetings, health fairs, renaissance fairs or festivals, political rallies or events, overnight camping or retreats.
<b>Picnic</b> - Coverage does not include pool or lake activity or any inflatables including bounce houses and inflatables containing persons.
<b>Reunion (outdoors)</b>
<b>School band competition or event</b>
<b>School carnival</b> - For events that don't have mechanical rides.
<b>Soap Box Derby</b> - Coverage for spectators only.
<b>Social reception (outdoors)</b> - Fraternity and sorority events are not eligible for coverage.
<b>Trade show or convention (outdoors)</b> - Shows such as consumer product, garden and flower, home, job fairs, mobile home, recreational vehicle (RV).
<b>Video game contest</b>

Risk Class 3
<b>Aerobics and Jazzercise class or event</b> - Coverage for spectators only.
<b>Baseball game</b> - Coverage for spectators only.
<b>Basketball game</b> - Coverage for spectators only.
<b>Bicycling (off-road)</b> - Coverage for spectators only. Does not include participants, bicycle rallies and races.
<b>Block Party/Street closure/Street fair</b> - Events with more than 5,000 spectators are not eligible.
<b>Bowling tournament</b> - Coverage for spectators only.
<b>Boxing, wrestling or hockey</b> - Coverage for spectators only.
<b>Casino or lounge show</b>
<b>Cheerleading event/competition</b> - Coverage for spectators only. Policy does not cover pyramids.
<b>Comedy show</b>
<b>Company or corporate retreat</b>
<b>Cornfield maze or hayride</b> - Farm implements and equipment are not covered.
<b>Dance class</b> - Coverage for spectators only.
<b>Farmers market</b>

Risk Class 3
<b>Festival and cultural event (outdoors)</b> - 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.
<b>Film screening/showing or movie release party</b>
<b>Football game</b> - Coverage for spectators only.
<b>Golf tournament</b> - Coverage for spectators only.
<b>Grad Night</b>
<b>Gymnastic competition</b> - Coverage for spectators only.
<b>Halloween costume contest</b>
<b>Ice skating show</b> - Coverage for spectators only.
<b>Junior Athletic game</b> - Coverage for spectators only. Does not include participants, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
<b>Karate meet</b> - Coverage for spectators only.
<b>Lacrosse game</b> - Coverage for spectators only.
<b>Livestock show</b> - Coverage does not include petting zoos.
<b>Magic show</b> - Coverage for spectators only. Does not include audience participation.
<b>Marathon - Walk or Run</b> - Includes 5ks and 10ks. Color runs and political marches are not eligible for coverage. Coverage does not include participants.
<b>New Year's party</b> - For invite-only private parties. Public parties are not eligible for coverage.
<b>Nonprofessional sporting event</b> - 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.
<b>Parade</b> - Events with more than 5,000 spectators are not eligible for coverage.
<b>Play or play reading</b>
<b>Pool and/or billiards tournament</b>
<b>Prom</b>
<b>Rugby</b> - Coverage for spectators only.
<b>Soccer game</b> - Coverage for spectators only.
<b>Softball game</b> - Coverage for spectators only..
<b>Sporting event - other (indoors)</b> - Coverage for spectators only. Does not include, swimming and pool facilities, water slides, trampolines, wall climbing or slam dancing.
<b>Talent show</b> - Rap, hip hop, heavy metal shows are not eligible for coverage.

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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This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for specific information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.