ENDORSEMENT #1
MBASIA SPECIAL EVENTS

This Endorsement forms part of MBASIA's "Liability Program Memorandum of Coverage." This Endorsement, when applicable, amends the **Retained Limit** specified in the Memorandum, also referred to as the "Deductible" in the Declarations Pages.

This Endorsement applies to any Special Event for which a third party (Event Sponsor) by written contract (including permit agreement executed by the Event Sponsor) uses facilities or property of the **Covered Party** for a specified period of time and activity. For purposes of this Endorsement, Special Event shall include assemblages of more than 200 persons at any City property or City facility, or any activity involving closing of a public street. For any Special Event, the **Covered Party** shall procure (1) a contractual hold harmless and indemnity agreement from the Event Sponsor, and (2) an additional insured or additional covered party endorsement, and/or a Special Events policy covering the **Covered Party,** all with coverage limits of at least $1,000,000 per **Occurrence**.

The indemnity and hold harmless agreement must provide that the Event Sponsor agrees to indemnify and hold harmless the City and its agents and employees from and against any injury, damage, claims, actions or suits arising out of the Special Event, including those caused by negligence of the parties being indemnified and/or any dangerous condition of property of the parties being indemnified, and further agrees to defend and indemnify the City from and against any injury, damage, claims, actions or suits arising out of or connected with the Special Event. The additional insured or additional covered party endorsement, or Special Events policy, must name the **Covered Party** as an additional insured or additional covered party and must provide coverage for **Bodily Injury** or **Property Damage**, including for claims of negligence or dangerous conditions or property made against the **Covered Party** and arising out of the Special Event.

If the **Covered Party** fails to procure the indemnity or coverage specific above, then notwithstanding what is stated in the Declarations Page for the Member City, the **Retained Limit**/Deductible will be increased to $150,000. All other provisions of the Memorandum of Coverage will continue in force.

"Special Event" includes events with attendance of more than 200 people and examples include: Antique Shows, Art Festivals, Art Shows, Automobile Shows, Block Parties or Festivals, Bicycling events, Business Shows, Community Fairs, Concerts, Conventions, Craft Shows, Ethnic Fairs or Celebrations, Farmers' Markets, Flea Markets, Graduations, Holiday Shows, Home Shows, Horse Shows, Job Fairs, Livestock Shows, Motorcycle Rallies, *Quinceaneras*, RV Shows, Sidewalk Sales, Street Fairs, or Trade Shows.

Special Events do not include conduct, the sole or principal object of which is the expression of opinion, views, or ideas, protected by the First Amendment of the U.S. Constitution. Expressive activity includes, but is not limited to, public oratory and distribution of literature.

This Endorsement is effective for Occurrences on or after July 1, 2026.

______________________________	July 1, 2026
AUTHORIZED REPRESENTATIVE	**DATE**