

## HB 1548 -- Liability Insurance Requirements for State Park Events

Sponsor: Scharnhorst

This bill requires organizations that sponsor certain public events and activities that are held in a state park or on a historic site to carry liability insurance unless specifically exempted.

Public activities that do not require liability insurance include fishing derbies sponsored by the chamber of commerce fishing clubs, antique car shows sponsored by the chamber of commerce car clubs, driving tours, art shows, horseshoe pitching tournaments sponsored by civic organizations, Easter egg hunts sponsored by civic organizations, and community concerts.

Special events that are required to purchase a minimum liability insurance coverage of \$100,000 per person and \$1 million per occurrence include adventure races, bike tours or races, church services or religious events, craft festivals, cross-country meets/marathons, geocaching/letterboxing, music concerts in a venue with a 101 - 299 capacity, orienteering, reception/open houses, swap meets, swimming, triathlons, volksmarches and walk-a-thons.

Special events that involve the use of mechanical vehicles or firearms are required to purchase a minimum liability insurance coverage of \$2 million per occurrence. These events include aircrafts, alcohol sales, bounce houses, living history events with the use of firearms, craft festivals with onsite demonstrations, events with firearms or explosives, horses or horseback riding, hot air balloons, vehicles, music festivals in a venue that hold more than 300 people, watercrafts/boats, and wagon rides.