

Why Buy Special Event Insurance?

TYPICAL REASONS WHY COVERAGE IS IMPORTANT:

INDIVIDUALS

- ▶ Protect your Homeowner's Policy
 - Don't take the chance of reducing your limits due to a Special Event claim
- ▶ Homeowner's Policy may not provide high limits required by the facility or sponsor, and/or may not add an additional insured to the policy
- ▶ Homeowner's Policy may cap their host liquor liability limit at \$300,000
- ▶ Personal Umbrella Policy may contain a liquor liability exclusion

ORGANIZATIONS

- ▶ Facility or sponsor is requiring a certificate of insurance
- ▶ Facility or sponsor wants to be added as an additional insured
- ▶ Protect the assets of your Directors and Officers

ALL PURCHASERS

- ▶ Peace of mind

CLAIMS EXAMPLES

- ▶ **General Liability** - Claimant attended a golf tournament and tripped over a sprinkler head. Claimant suffered a fractured kneecap, and needed reconstructive surgery. Medical bills totaled \$40,000.
- ▶ **General Liability** - Insured was holding a basketball tournament at a YMCA. During the game the gymnasium floor was damaged. Property owner sued for the property damages totaling \$35,200.
- ▶ **General Liability** - Insured held a theater performance at a local high school auditorium. Fake blood was used for a special effect, and damaged the curtains in the facility. The property owner sued the insured for the damage to the curtains totaling \$12,500.
- ▶ **Liquor Liability** - A minor was served alcohol at a brew festival sponsored by the insured. After leaving the festival, the minor got into his car, lost control of his vehicle and struck a telephone pole. Claimant suffered severe facial lacerations and sued the event sponsor and beer vendor for illegal service to a minor. Medical bills totaled \$150,000.
- ▶ **Host Liquor Liability** - A guest was drinking heavily at a holiday party hosted by the insured. While driving home, she lost control of her vehicle and hit a tractor-trailer head on. The driver of the truck suffered severe injuries. The truck driver brought suit against the host of the party for negligence in serving the intoxicated guest. The driver's injuries totaled \$300,000.

PRODUCT FEATURES

- ▶ Designed to cover General Liability, Liquor Liability or both
- ▶ Host Liquor Liability available in most states when purchased with the General Liability
 - Host Products provide separate limits for Host Liquor Liability and General Liability exposures
- ▶ Automatic coverage for volunteers, temporary or leased workers, and committee members
- ▶ Food and beverage products liability provided
- ▶ Medical payments coverage provided
- ▶ Damage to rented premises provided
- ▶ Personal & Advertising Injury provided
- ▶ Property owner may be included as additional insured at no charge

