

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





Special Events Product

DEPENDING ON THE LAWS IN YOUR STATE, YOU MAY BE HELD LIABLE FOR THE ACTIONS OF INTOXICATED OR UNDERAGE PERSONS YOU SERVED AT YOUR SPECIAL EVENT

- ▶ The negligent service to an intoxicated or underage person can produce substantial verdict or settlements
- ▶ Underage drinkers make up a significant portion of alcohol-related traffic crashes
- ▶ You may be held liable for the actions of those selling/serving alcohol at your event
- ▶ Even if you are not found liable, it may cost thousands of dollars to defend a claim

YOU MAY BE HELD LIABLE FOR CLAIMS ALLEGING "PROPERTY DAMAGE", "BODILY INJURY" OR "MEDICAL PAYMENTS" CAUSED BY THE NEGLIGENT OPERATIONS OR ACTIVITIES AT YOUR EVENT. THE FOLLOWING ARE IMPORTANT COVERAGES TO HAVE IN YOUR POLICY. CHECK TO MAKE SURE YOU HAVE ALL OF THESE FEATURES. YOU COULD BE HELD LIABLE IF SOMEONE TRIPS AND FALLS AT YOUR EVENT

- ▶ You could be held liable for damaging the facility where your event takes place
- ▶ An attendee at your event could become sick from spoiled food. You could be liable for the medical payments

Why you should place coverage with us:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Defense Costs are outside policy limits	✓	?
Food and beverage product liability included	✓	?
Temporary workers and volunteers are covered as an insured	✓	?
No Deductible	✓	?
Convenience of one policy for Liquor and General Liability available	✓	?
Coverage for Damage to Rented Premises	✓	?
Venue may be added as additional insured at no additional charge	✓	?
A.M. Best rate A++ carrier	✓	?
Established Liquor Market for Over Twenty Years	✓	?
Specialized Claims Unit with Expertise in Liquor Liability	✓	?



Special Event Product

Claim Examples

- ▶ **General Liability:** Claimant attended a golf tournament and tripped over a sprinkler head. She suffered a fractured knee cap, and needed reconstructive surgery. Medical bills totaled \$10,000.
- ▶ **General Liability:** Insured was holding a basketball tournament at a YMCA. During the game the gymnasium floor was damaged. Property owner held the insured liable for the property damages totaling \$10,200.
- ▶ **General Liability:** Insured held a theater performance at a local high school auditorium. Fake blood was used for a special effect, and the fake blood damaged the curtains in the auditorium. The property owner of the facility is suing the insured for the damage to the curtains totaling \$7,500.
- ▶ **Liquor Liability:** A minor attendee was served alcohol at a brew festival sponsored by the insured. After leaving the festival, the underage attendee got into his car, lost control of his vehicle and struck a telephone pole. He suffered severe facial lacerations. The attendee is suing the event sponsor and the beer vendor for illegal service to a minor to cover his medical bills totaling \$150,000.
- ▶ **Host Liquor Liability:** An attendee was drinking heavily at a holiday party hosted by the insured. While driving home, the attendee lost control of her vehicle and hit a tractor-trailer head on. The driver of the truck suffered severe injuries. The driver brought suit against the host of the party for negligence in serving the intoxicated guest. The driver's injuries total \$300,000.