



Special Event Liability

Special event liability insurance provides coverage for third-party bodily injury and property damage that may arise out of an event. Coverage can be provided on a short-term basis for event organizers or exhibitors, or it can be provided on an annual basis for event / meeting planners and other professionals.

Optional Coverages

- Liquor liability provides coverage for potential claims that may arise out of the serving of alcohol at an event. Our standard GL policy provides host liquor insurance, which applies when an insured is not in the business of selling, serving or distributing liquor.
- NOHA (Non-owned / hired auto).
- Inland Marine provides coverage for the replacement value of rented equipment by the insured if damage were to occur while under the insured's control.
- Excess spectator / participant / volunteer medical coverage provides coverage when a spectator / participant / volunteer injures themselves at an event and needs only their medical expenses covered. The policy acts as an excess policy over a person's primary insurance but acts as primary insurance if no other coverage is in place.
- Additional insured certificates are available for a venue, municipality or an organization that has a contractual financial interest or liability at stake for your event.

Limits

- General liability \$1 million per occurrence / \$2 million aggregate
- Liquor liability: \$1 million per occurrence / \$1 million aggregate
- NOHA: \$1 million
- Inland marine: Varies by value of equipment rented
- Excess spectator medical: \$5,000 per spectator / \$50,000 aggregate
- Excess volunteers medical: \$50,000 per occurrence / \$250,000 aggregate
- Excess Participant medical: \$10,000 or \$25,000 per occurrence / \$50,000 aggregate

Excess Limits

- Excess limits of up to \$5 million occurrence / aggregate

Quoting

Through the TotalEvent® online platform the minimum premium is \$150. TotalEvent allows you to do everything from complete an application, receive a quote, make payment and bind and print policies. Coverage can be provided for short-term events or annual coverage for event organizers/promoters, exhibitors/vendors, performers or bands.

Geographic Scope

- United States
- Worldwide coverage for U.S. domiciled insureds

Target Insureds

- Arts & Craft festivals
- Conferences
- Trade-shows and Conventions
- Consumer Shows
- Weddings
- Birthday Parties
- Auctions
- Graduation Ceremonies
- Business Meetings
- Film Shoots
- Luncheons
- Lectures and Seminars
- Sporting Events (Excluding Participants Coverage)
- Walk-a-thons
- 5ks & 10ks
- Golf Tournaments
- Exhibitors participating in Trade-shows and Consumer Shows
- Info-booths
- Arts and Craft Show Vendors

Tenant User Liability Insurance Policies (TULIP)

The Tenant User Liability Insurance Policy (TULIP) provides a simple solution for venues, municipalities and/or facility owners to set up annual policies covering third-party liability for their lessees holding events. The coverage provides the proper insurance for the lessee based on the venue or facility's requirements and therefore holds the venue /facility harmless should an incident occur that is caused by the event organizer's negligence. Our fully automated, online system provides the venue / facility the ability to allow their tenants / lessees to visit their portal and obtain the required coverage for that particular event.

Contact Us

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