

SPECIAL EVENTS - THE MAIN EVENT PRODUCT



- ⦿ One-day and multi-day events, as well as annual policies
- ⦿ Events with up to 10,000 attendees or 10,000 consumers of alcohol per day
- ⦿ More than 100 different classes of business including, but not limited to:

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|---------------------|-----------------------|-------------------------|
| Anniversary parties | Class/Family reunions | Motorcycle runs |
| Art exhibits | Cocktail parties | Oktoberfests |
| Auctions | Comedy shows | Open houses |
| Baby showers | Concerts | Parades |
| Bake/Cook offs | Conferences | Picnics |
| Banquets | Conventions | Pig roasts |
| Baptisms | Crab/Clam bakes | Quinceaneras |
| Bar/Bat mizvahs | Craft fairs | Rehearsal dinners |
| Beauty pageants | Dinner cruises | Religious celebrations |
| Beef and beers | Egg hunts | Retirement parties |
| Beer festivals | Festivals | Rodeos |
| Bike races | Film shoots | Seminars |
| Book fairs | Flower shows | Sporting events |
| Bridal shows | Galas | Talent shows |
| Car shows | Garage sales | Theatrical performances |
| Car washes | Graduation parties | Toy drives |
| Cat/Dog shows | Health fairs | Tractor pulls |
| Christmas parties | Medical conferences | Wine tastings |

PRODUCT ADVANTAGES

- ▶ Separate limits for general liability and liquor liability
- ▶ Automatic coverage for volunteers, temporary or leased workers and committee members
- ▶ Property owner can be included as an additional insured at no additional charge
- ▶ Optional coverages for waiver of subrogation and primary/non-contributory wording
- ▶ Set-up and take-down coverage available for all events that include general liability
- ▶ Rain date coverage available for events rescheduled due to inclement weather
- ▶ Coverage for damage to rented premises includes other perils in addition to fire
- ▶ Coverage extends for events lasting past midnight for no additional premium
- ▶ General liability deductible is \$0
- ▶ Liquor liability deductible is \$0



AVAILABLE LIMITS

- ▶ General liability limits up to \$1,000,000/\$3,000,000
- ▶ Liquor liability limits up to \$1,000,000/\$3,000,000
- ▶ Optional limits up to \$5,000,000/\$5,000,000 in certain states for events with 500 or fewer attendees
- ▶ Medical payments limit up to \$10,000
- ▶ Damage to rented premises limit up to \$500,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Events located in AK, LA or WV
- ▶ Events with:
 - Liquor in AL, IA, IL, LA, MN, MS, OR or RI
 - Firearms
 - More than 10,000 attendees
 - Overnight camping
 - Bonfires
- ▶ Events that permit spectators in the water
- ▶ Haunted house, hayride or corn maze exposures
- ▶ Events that include medical treatments or health screenings
- ▶ War reenactments

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR 888-EVNT-NOW.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

