

# The Main Event® — Special Event Product

We have the ability to provide fast quote turnaround for your Special Events. Eligible classes can be covered for General Liability, Liquor Liability or both!

**PRODUCT FEATURES:**

- ▶ General Liability Coverage and/or Commercial Liquor Liability coverage available for events with up to 10,000 attendees per day on most risks
- ▶ The Host™ - Host Liquor Liability available for one-day events with 500 or less attendees in many states
  - Separate limits for General Liability and Host Liquor Liability
- ▶ Automatic coverage for volunteers, temporary or leased workers, and committee members
- ▶ Food and beverage Product Liability included in the General Aggregate
- ▶ Medical Payments coverage
- ▶ Coverage for damage to rented premises
- ▶ Property owner can be included as Additional Insured at no charge

**GREAT COVERAGE FOR:**

- ▶ Beer Gardens/Beer Tents, Concerts/Musical Performances, Festivals, Parties, Sporting Events, Motor Vehicle Events, Car Shows, Conventions/Trade Shows/Exhibits, Fund Raisers, Parades, Picnics, Weddings/Receptions and many other miscellaneous events

**LIMITS OF LIABILITY:**

- ▶ Limits of \$1,000,000/\$2,000,000 available

**ADDITIONAL ADVANTAGES:**

- ▶ Low minimum premium
- ▶ A.M. Best rated A++ carrier
- ▶ Online quote, bind and issue system



# New Special Event Coverage in California

We have the ability to provide fast quote turnaround for your Special Events. Eligible classes can be covered for General Liability including Host Liquor Liability.

## ELIGIBILITY CRITERIA:

- ▶ One-day events
- ▶ Events up to 500 attendees
- ▶ Event types include: Weddings, Parties/Social Events, Picnics, Dog Show, Auctions, Bake Sale, Book Fair/Signing, Jewelry Show, All Sporting Events, Antique Show, Art Exhibit, Dance Recital, Flower Show, Conference, Craft Fair, Fashion Show, Health Fair, Home and Garden Tour, Job Fair, Lectures & Memorabilia Exhibit

## PRICING FOR GENERAL LIABILITY INCLUDING HOST LIQUOR LIABILITY MEETING THE ABOVE CRITERIA:

Limits	Premium
\$1mm/\$2mm	\$295
\$500/\$1mm	\$250

## PRODUCT FEATURES:

- ▶ One competitive price for two coverages
- ▶ Host Liquor Liability automatically included when General Liability is purchased
- ▶ Separate limits for General Liability and Host Liquor Liability included
- ▶ Admitted A.M. Best A++ paper
- ▶ Coverage for damage to rented premises
- ▶ Automatic coverage for volunteers, temporary or leased workers and committee members
- ▶ Property owner can be included as Additional Insured at no charge
- ▶ Food and beverage Product Liability included in the General Aggregate

EVENTS NOT MEETING THE ABOVE CRITERIA MAY STILL BE ELIGIBLE ON A NON-ADMITTED BASIS.



# 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



## The Main Event<sup>®</sup> – Liquor Liability and/or General Liability

Our Special Event product is designed to cover General Liability and/or Liquor Liability for short term events.



### The HIT ZONE – *Our highest hit ratio*

- 📍 Event Types: Conventions/Trade Shows, Weddings, Parties/Social Events, Picnics & Vendor Booths
- 📍 One day events

**ELIGIBLE RISKS** – Includes all of the above characteristics except where amended below

- ▶ Event Types: Beer Gardens/Tents, Competitions or Shows, Concerts, Fundraisers, Motor Vehicle Shows, Sporting Events/Tournaments, Parades, Motor Vehicle Races/Competitions & Festivals
- ▶ Events over one day in duration and annual events
- ▶ Events to be covered under an annual policy
- ▶ Events with up to 10,000 attendees (GL) or 10,000 consumers (Liquor) for most risks
- ▶ Events that include moonbounces, trampolines, and pony rides. \*We specifically exclude injuries arising from these exposures.\*

### PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Commercial Liquor Liability coverage available
- ▶ Automatic coverage for volunteers, temporary or leased workers, and committee members
- ▶ Defense costs outside policy limits
- ▶ Medical payments coverage
- ▶ Coverage for Damage to Rented Premises
- ▶ Food & Beverage coverage provided
- ▶ Property owner can be included as additional insured at no additional charge
- ▶ Set-up and take-down coverage available
- ▶ Rain date coverage available

# **The Main Event**® — Liquor Liability and/or General Liability

## INELIGIBLE RISKS

- ▶ Events with over 10,000 people in attendance daily or over 10,000 consumers daily (Note: A few event types are limited to 5,000 people in attendance daily)
- ▶ Events that include mechanical rides and/or devices
- ▶ Events that feature firearms or fireworks
- ▶ Events that include overnight camping
- ▶ Events that include on-water events such as boating or fishing
- ▶ Events located in: AK, AL, IA, IL, LA, MS, OR, RI & WV. (AL, IA, IL, MS, OR and RI are prohibited for liquor liability only)
- ▶ Events that include bonfires
- ▶ Events that include medical treatment or health screenings

## AVAILABLE LIMITS

- ▶ Customer Authority - up to \$1,000,000 and VT up to \$300/\$300 for liquor
- ▶ Medpay — \$1,000
- ▶ \$3M/\$3M Limits may be available for events with 500 attendees or less
- ▶ Fire Damage Limit — \$100,000
- ▶ Personal & Advertising Injury is included
- ▶ Food Products are included in the General Aggregate

## SUBMISSION REQUIREMENTS

- ▶ Our application is preferred, but you can use any special event application with complete underwriting information for quoting purposes
- ▶ Form SELA (03/06) is our preferred Application

# 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 United States Liability Insurance Group:

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	✓	?
Separate Policy Limits for General Liability and Liquor Liability offered on all policies	✓	?
Coverage for Damage to Rented Premises (Not limited to fire legal)	✓	?
Venue may be added as additional insured at no additional charge	✓	?
A.M. Best rated A++ carrier	✓	?
Established Liquor Market for Over Twenty Years	✓	?
Specialized Claims Unit with Expertise in Liquor Liability	✓	?

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.