

## Special Event Liability

It is important to protect yourself against liability you assume simply by inviting the public to your events.

Liability insurance will protect you for bodily injury or property damage to a third party, and for the cost of defending lawsuits from accidents and injury that could happen as a result of your normal business operations. The cost of this coverage is a fraction of what it might cost should you be sued.

No matter how diligent you are in removing all possible hazards from your business operations, you could be sued successfully for accidents resulting from something as simple as the carelessness of a patron. Liability insurance is your last line of defense against devastating claims that you may have little or no control over.

Apply online at [www.insurevents.com](http://www.insurevents.com) for this product as well as any other product shown.

### Eligibility:

Auto/Boat Shows	Parades
Baseball*	Parties
Basketball*	Picnics
Bike Rides & Racing*	Running*
Chambers of Commerce	Skateboarding*
Charity Benefits	Skating*
Concerts	Soccer*
Conventions	Social Gatherings
Dances	Special Events
Exhibitors	Sporting Events*
Fairs & Festivals	Swimming*
Film Shoots	Theater
Football*	Triathlons*
Golf*	Vendors
Home & Garden Shows	Weddings
Martial Arts*	Wrestling*
Meetings / Lectures	
Nightclub Shows	Plus Many More

\*Participant Liability May Be Available

### Features

In-House Binding Authority on most Classes.  
\$1,000,000 Policy Limit.  
Coverage from 1 day to 1 year is available.  
Available in all States.

## Weather Insurance

You have spent months planning your event, which only lasts several hours, or several days at the most. Don't let the one uncertain thing, weather, ruin your income potential.

Rain, snow, lightning, wind, temperature, fog, and even sunshine are all examples of what you can insure with Weather Insurance. Suitable for both outdoor and indoor events, you should consider this policy anytime weather could affect your bottom line. And, because you don't have to prove the amount of your loss, you can insure as little or as much of your potential income as you wish.

Not sure how much rain might affect your event? See our rain guidelines in the weather section of our website.

Strategies our clients have used:

Client	Strategy
Outdoor Festival Promoter	Even though the festival was advertised as a "rain or shine" event, the client was concerned with the loss of day-of walk up revenue, concessions and merchandise sales. They purchased a policy based on the loss of this income stream in the event of bad weather.
Jewelry Store Sales Promotion	To kick off the Christmas shopping season, the client advertised a refund for every purchase made between Thanksgiving and Christmas if it snowed at least 1 inch on New Years Day. Their sales doubled from the same period the year before and all it cost them was the premium for the weather policy they purchased to cover such a contingency.
National Outdoor Clothing Store Quarterly Catalog	Weather insurance is part of the budget for their quarterly catalog multi-day outdoor photo shoot. Depending on the season, different weather conditions are insured. For example, in their winter catalog shoot, fog and cold temperatures are acceptable. But they insure that fog and cold do not occur for the spring and summer shoots.

## Event Cancellation Insurance

Terrorism, facility fire, hurricane, power outage, loss of equipment, airline delays, illness to an artist. Could your event withstand one of these major impacts? Probably not. Event Cancellation insurance would step in and provide you with the same revenue as you would have had if your event had occurred.

Coverage can be arranged on an individual event basis, a tour, or on an annual basis. You have the option of insuring only your expenses or your gross income potential.

Client solutions:

Client	Strategy
National Concert Tour	The terrorist act of 9/11 resulted in the cancellation of 1,000's of events including national touring groups. This tour postponed 4 concerts, but was able to make them up one month later. The extra costs associated with the delay and rerouting the tour was paid for through their event cancellation & non-appearance insurance.
Physicians Group Annual Convention	A major source of revenue, sometimes generating more income to the organization than membership dues, conventions and trade shows are very important to the sponsoring group. Buying event cancellation insurance based on 100% of their gross profit potential guarantees them continued year-round operations in the event of an interruption or cancellation of their event.
Major Golf Tournament	Faced with paying appearance fees to certain high profile players, the tournament wants to make certain, in the event of cancellation, they are reimbursed their fees. Concerned only in insuring their out of pocket expenses, they elect to buy a policy based on expenses only, not gross receipts; thereby significantly reducing the premium charged for the policy.

## Accident Medical Insurance

Accident medical insurance, unlike liability insurance, is payable without regard to fault and is intended to "make whole" injured spectators, volunteers and participants for out of pocket medical costs in the event of an accident. Liability insurance would provide relief to the injured person only if you were somehow responsible for the accident.

### Medical Policy Benefits

\$10,000 Limit (Higher limits also available).  
Accidental Death & Dismemberment sub-limit.  
Medical, Ambulance, Surgical & Hospital Care.  
Prescription Drug & Dental Benefits.  
Available in all States.

**Equipment and Business Property** Custom tailored to the needs of the entertainment & special event industry, this annual policy insures your equipment and office contents against a broad range of perils including fire, theft, vandalism, hurricane, etc. on a replacement cost basis. Both owned, and rented equipment can be insured. Additionally, equipment you rent to others can also be insured.

**Prize Insurance** You've done a great job on your event. Planning was impeccable. You have topnotch attractions. Now, will the crowds come?

With Prize insurance, increase the odds that your event will be a sell out. You can offer fabulous prizes such as a car, a trip, even \$1,000,000 cash, without the risk of a payout. You're able to offer your customers a unique, eye-catching prize for considerably less money than the prize itself.

Prize insurance helps attract crowds to your event, increase ticket sales, and generates great publicity.

Not sure what type of prize promotion to do? See our website for examples. Or, tell us about your event, and we will offer you suggestions on what might work best for your situation.

**insurevents.com**  
9841 Airport Boulevard | Suite 1000  
Los Angeles | California 90045  
800.279.6540 | Fax 310.216.9534  
Email: support@insurevents.com  
License OD75425



*Solutions*

**insurevents.com**