



SPECIAL EVENTS INSURANCE

Protection Under One Policy with The Host Product for Special Events with Alcohol

Specifically Designed for Special Events Featuring Host Liquor Liability Exposures when Purchased with General Liability

Why Coverage is Important:

- ▶ Separate limits for general liability and host liquor liability
- ▶ Property owner can be included as additional insured for no additional premium
- ▶ Expanded definition of bodily injury to include mental anguish

When you purchase general liability for your event, consider getting liquor liability coverage on the same policy through The Host product. Perfect for special events featuring host liquor liability exposures, this product has separate limits for general liability and host liquor liability, no deductible and coverage for damage to rented premises.

Your low-hazard event can be protected with rain date coverage, set-up/take-down coverage and more. Where alcohol is involved, anything

can happen. Don't host such an event without considering this important insurance.

Additional Advantages

- ▶ A Berkshire Hathaway Co.
- ▶ In by 2, out by 5 service
- ▶ A++ rating by A.M. Best

Coverage for Special Events with Alcohol

Why Coverage is Necessary:

- ▶ 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 another vehicle head on. The other driver brought suit against the host of the party for negligence in serving the intoxicated attendee. The driver's injuries totaled \$300,000.
- ▶ A fraternal club was hosting a private reception for members and their guests. An underage guest presented a fake ID and was served alcohol. The intoxicated minor left the establishment and fatally injured an innocent victim. The family of the deceased sued the club for serving a minor. The claim settled for \$890,000.

Eligible Risks:

- ▶ Parties, social events, picnics
- ▶ One-day events with up to 500 attendees and 500 consumers of alcohol
- ▶ Bring Your Own Bottle (BYOB)
- ▶ Applicants not in the business of selling, serving or furnishing alcoholic beverages

Most Common Ineligible Risk Characteristics:

- ▶ General liability not purchased with USLI
- ▶ High-hazard events
- ▶ Located in AL, AK, IA, LA, MS, OR, RI or WV

Check out our other Special Events Products

- ▶ The Main Event
- ▶ The Long Shot
- ▶ Wedding Plus

