



SPECIAL EVENTS INSURANCE

Big Coverage to Protect the Big Day with the Wedding Plus Product

Separate Limits for General Liability and Optional Host Liquor Liability for Weddings

Why Coverage is Important:

- ▶ Up to three additional insureds allowed for no additional charge, including the banquet hall facility owner
- ▶ Rehearsal date can be included for no additional charge
- ▶ Medical payments coverage and food/beverage product liability included

A wedding should be something to remember because of the happy memories, great food and time spent with family and friends. But, anything can happen. It's important to make sure coverage exists where there may be a gap in your homeowner's or personal umbrella policies.

Our Wedding Plus product includes many critical coverages to ensure you have peace of mind during your special day. We include coverage for property damage to the rented banquet facility, medical payments coverage in case a guest falls and food/beverage product liability in the event a guest gets sick from the food.

We even offer sublimits for cancellation, photographs/videos, special jewelry and wedding gifts. So sit back and enjoy your day, knowing that if something goes wrong, you're covered.

Additional Advantages

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

Coverage for **Wedding Plus Product**

Separate Limits for General Liability and Optional Host Liquor Liability for Weddings

Why Coverage is Necessary:

- ▶ Bridesmaid left a candle burning in the dressing room and the facility caught fire
- ▶ The reception event site went out of business (cancellation)
- ▶ The father of the bride had a heart attack (cancellation)
- ▶ Bridal shop filed bankruptcy before delivering dresses
- ▶ Hair stylist and make-up artists did not show up on the wedding day and the deposit was already paid in full
- ▶ Wedding guest injured their leg dancing on a slippery floor

Eligible Risks:

- ▶ One-day weddings with up to 500 attendees
- ▶ Applicants hosting the wedding
- ▶ Applicants who haven't purchased a liquor license for the event/not in the business of selling, serving or furnishing alcoholic beverages*

Most Common Ineligible Risk Characteristics:

- ▶ Use of firearms or fireworks
- ▶ Located in AK, LA, WV
- ▶ Liquor coverage requested in AL, IA, MS, OR, RI

*Applicants ineligible for Wedding Plus may be eligible for Main Event

Check out our other Special Events Products

- ▶ The Host
- ▶ The Long Shot
- ▶ The Main Event

