



SPECIAL EVENTS INSURANCE

# Make Your Event Perfect with the Main Event Product

## General Liability and Liquor Liability for Your Events

### Why Coverage is Important:

- ▶ Separate limits for general and liquor liability
- ▶ Extended coverage for events lasting past midnight for no additional premium
- ▶ Food and beverage product liability included in general liability

Events connect people to organizational causes and more through lively venues, entertainment, food and drink. They are a major commitment of time, money, energy and public relations. Each event is unique, but every scenario could encounter many of the same risks like food poisoning, property damage or negligent service to an intoxicated underage person.

Our Main Event coverage will help your organization maintain integrity should these risks and more occur.

Eligible classes can be covered for general liability, liquor liability or both!

### Additional Advantages

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

# Coverage for The Main Event

## Why Coverage is Necessary:

### ▶ **General Liability:**

A pedestrian was struck by a motorcycle where the insured event sponsor was directing traffic. She suffered torn ligaments and tendons in her ankle along with back injuries. Medical bills and loss of wage claims exceed \$68,000.

### ▶ **Liquor Liability:**

A The intoxicated claimant attending a rodeo was struck and killed while crossing the street on foot. An aggressive investigation determined the claimant, with a .26% blood alcohol level was refused service by the insured. We successfully convinced the attorney to drop the case and minimal expense costs were paid out.

### ▶ **General Liability:**

Insured held a theater performance at a local high school auditorium. Fake blood was used for a special effect, and the fake blood damaged curtains in the auditorium. The property owner of the facility sued the insured for damage to the curtains totaling \$7,500.

## Most Common Ineligible Risk Characteristics:

- ▶ Mechanical rides or devices
- ▶ Use of firearms or fireworks
- ▶ Liquor coverage requested in AL, IA, IL, MS, OR, RI

## Check out our other Special Events Products

- ▶ The Host
- ▶ The Long Shot
- ▶ Wedding Plus

