

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.