

The Main Event® — Liquor Liability and/or General Liability

Our Special Event product is designed to cover General Liability and/or Liquor Liability for short term events.



The HIT ZONE – *Our highest hit ratio*

- 🎯 Event Types: Conventions/Trade Shows, Weddings, Parties/Social Events, Picnics & Vendor Booths
- 🎯 One day events

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Event Types: Beer Gardens/Tents, Competitions or Shows, Concerts, Fundraisers, Motor Vehicle Shows, Sporting Events/Tournaments, Parades, Motor Vehicle Races/Competitions & Festivals
- ▶ Events over one day in duration and annual events
- ▶ Events to be covered under an annual policy
- ▶ Events with up to 10,000 attendees (GL) or 10,000 consumers (Liquor) for most risks
- ▶ Events that include moonbounces, trampolines, and pony rides. *We specifically exclude injuries arising from these exposures.*

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Commercial Liquor Liability coverage available
- ▶ Automatic coverage for volunteers, temporary or leased workers, and committee members
- ▶ Defense costs outside policy limits
- ▶ Medical payments coverage
- ▶ Coverage for Damage to Rented Premises
- ▶ Food & Beverage coverage provided
- ▶ Property owner can be included as additional insured at no additional charge
- ▶ Set-up and take-down coverage available
- ▶ Rain date coverage available

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INELIGIBLE RISKS

- ▶ Events with over 10,000 people in attendance daily or over 10,000 consumers daily (Note: A few event types are limited to 5,000 people in attendance daily)
- ▶ Events that include mechanical rides and/or devices
- ▶ Events that feature firearms or fireworks
- ▶ Events that include overnight camping
- ▶ Events that include on-water events such as boating or fishing
- ▶ Events located in: AK, AL, IA, IL, LA, MS, OR, RI & WV. (AL, IA, IL, MS, OR and RI are prohibited for liquor liability only)
- ▶ Events that include bonfires
- ▶ Events that include medical treatment or health screenings

AVAILABLE LIMITS

- ▶ Customer Authority - up to \$1,000,000 and VT up to \$300/\$300 for liquor
- ▶ Medpay — \$1,000
- ▶ \$3M/\$3M Limits may be available for events with 500 attendees or less
- ▶ Fire Damage Limit — \$100,000
- ▶ Personal & Advertising Injury is included
- ▶ Food Products are included in the General Aggregate

SUBMISSION REQUIREMENTS

- ▶ Our application is preferred, but you can use any special event application with complete underwriting information for quoting purposes
- ▶ Form SELA (03/06) is our preferred Application