



# SPECIAL EVENT INSURANCE

Are you or a loved one getting married? Are you the host of an event and looking for insurance? We are ready to help.

Planning an event is a lengthy process. From scheduling the location and vendors to sticking to a budget, a lot goes into making the event a success. Hosting an event can also put you at financial risk. For peace of mind on the big day, USLI's special event insurance can provide the protection you need to organize a seamless event.

## WHY COVERAGE IS IMPORTANT:

- ▶ A homeowner's policy may not provide adequate liability limits or may exclude coverage — like liquor liability — entirely
- ▶ A venue or banquet facility may require you to carry your own general liability and liquor liability insurance
- ▶ Peace of mind on your big day

## WHY COVERAGE IS NECESSARY:

### **General Liability**

If someone trips and falls or is otherwise injured at the event, they can bring a lawsuit against you. This coverage can provide protection for instances such as these. It can also provide protection if you hold the event on someone else's premises and you or one of your guests damages their property during the event.

### **Liquor Liability**

If someone is drinking at the event and injures someone while driving home, you could be held liable. This coverage can offer protection for a potential lawsuit against you for negligent service or sale of alcohol.

### **Medical Payments**

If a guest is injured during the event, this coverage can provide reasonable medical expenses for each guest who is injured.

## WHY COVERAGE IS IMPORTANT:

- ▶ Separate limits for general liability and liquor liability
- ▶ Blanket additional insured automatically included for no charge
- ▶ No deductibles

## ELIGIBLE SPECIAL EVENTS:

- ▶ Weddings
- ▶ Concerts
- ▶ Conventions
- ▶ Festivals
- ▶ Fundraisers
- ▶ Golf outings
- ▶ Hole-in-one contests
- ▶ Parades
- ▶ Party/Social events
- ▶ Sporting events
- ▶ And many more!

## COVERAGE PROVIDED BY USLI:

- ▶ A Berkshire Hathaway Company
- ▶ A++ Superior rating by A.M. Best
- ▶ Specialization in event insurance