

## SPECIAL EVENTS - THE MAIN EVENT PRODUCT

- Ⓢ One-day and multi-day events, as well as annual policies
- Ⓢ Events with up to 10,000 attendees or 10,000 consumers of alcohol per day
- Ⓢ More than 100 different classes of business including, but not limited to:



Anniversary parties	Class/Family reunions	Motorcycle runs
Art exhibits	Cocktail parties	Oktoberfests
Auctions	Comedy shows	Open houses
Baby showers	Concerts	Parades
Bake/Cook offs	Conferences	Picnics
Banquets	Conventions	Pig roasts
Baptisms	Crab/Clam bakes	Quinceaneras
Bar/Bat mizvahs	Craft fairs	Rehearsal dinners
Beauty pageants	Dinner cruises	Religious celebrations
Beef and beers	Egg hunts	Retirement parties
Beer festivals	Festivals	Rodeos
Bike races	Film shoots	Seminars
Book fairs	Flower shows	Sporting events
Bridal shows	Galas	Talent shows
Car shows	Garage sales	Theatrical performances
Car washes	Graduation parties	Toy drives
Cat/Dog shows	Health fairs	Tractor pulls
Christmas parties	Medical conferences	Wine tastings

### PRODUCT ADVANTAGES

- ▶ Separate limits for general liability and liquor liability
- ▶ Automatic coverage for volunteers, temporary or leased workers and committee members
- ▶ Property owner can be included as an additional insured at no additional charge
- ▶ Optional coverages for waiver of subrogation and primary/non-contributory wording
- ▶ Set-up and take-down coverage available for all events that include general liability
- ▶ Rain date coverage available for events rescheduled due to inclement weather
- ▶ Coverage for damage to rented premises includes other perils in addition to fire
- ▶ Coverage extends for events lasting past midnight for no additional premium
- ▶ No general liability deductible
- ▶ No liquor liability deductible



## AVAILABLE LIMITS

- ▶ General liability limits up to \$2,000,000/\$5,000,000
- ▶ Optional General liability limits up to \$5,000,000/\$5,000,000 for events with 500 attendees or less
- ▶ Liquor liability limits up to \$1,000,000/\$3,000,000
- ▶ Medical payments limit up to \$25,000
- ▶ Tenants Legal Liability limit up to \$500,000

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Events located in New Brunswick, Northwest Territories, Nunavut and Quebec
- ▶ Events with:
  - Firearms
  - More than 10,000 attendees
  - Overnight camping
  - Bonfires
- ▶ Events that permit spectators in the water
- ▶ Haunted house, hayride or corn maze exposures
- ▶ Events that include medical treatments or health screenings
- ▶ War reenactments

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

