

# Special Events



Our highest hit ratio

- ⦿ One-day and multi-day events, as well as annual policies
- ⦿ Events with up to 20,000 attendees or 20,000 consumers of alcohol per day
- ⦿ More than 100 different classes of business including, but not limited to:

Anniversary parties	Bridal shows	Film shoots	Quinceañeras
Art exhibits	Car shows	Fundraisers	Religious celebrations
Auctions	Car washes	Galas	Retirement parties
Baby showers	Class/Family reunions	Garage sales	Rodeos
Bake/Cook-offs	Cocktail parties	Golf outings	Seminars
Banquets	Comedy shows	Graduation parties	Sporting events
Baptisms	Concerts	Health fairs	Talent shows
Bar/Bat Mitzvahs	Conferences	Holiday parties	Theatrical performances
Beauty pageants	Conventions	Medical conferences	Toy drives
Beef and beers	Crab/Clam bakes	Oktoberfests	Trade shows
Beer festivals	Craft fairs	Open houses	Tractor pulls
Bike races	Dance recitals	Parades	Weddings
Birthday parties	Egg hunts	Picnics	Wine tastings
Bridal showers	Festivals		

## PRODUCT ADVANTAGES

- ▶ No application needed to quote or bind - fast and easy!
- ▶ No deductibles
- ▶ Blanket additional insured included at no charge
- ▶ Separate limits for general liability and liquor liability
- ▶ Defense coverage is outside the limits
- ▶ Coverage extends for events lasting past midnight for no additional premium
- ▶ Coverage for damage to rented premises includes other perils in addition to fire
- ▶ Food and beverage products coverage is included in the general aggregate
- ▶ Automatic coverage for volunteers, temporary or leased workers and committee members
- ▶ Events featuring fireworks, moon bounces, mechanical rides eligible if owned and operated by a third party

## OPTIONAL COVERAGES

- ▶ Waiver of subrogation
- ▶ 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

## AVAILABLE LIMITS

- ▶ General liability limits up to \$1 million/\$3 million (\$5 million/\$5 million for select event classes)
- ▶ Liquor liability limits up to \$1 million/\$3 million (\$3 million/\$3 million in certain states for select event classes)
- ▶ Medical payments limit up to \$10,000
- ▶ Damage to rented premises limit up to \$500,000



## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Events located in AK, LA or WV
- ▶ Events with:
  - Bonfires
  - Firearms
  - Haunted houses, hayrides or corn mazes
  - More than 20,000 attendees per day
  - Overnight camping/overnight retreats
- ▶ Events featuring politicians at the state level or above
- ▶ Events that permit spectators in the water
- ▶ Rallies, demonstrations, marches or protests
- ▶ War reenactments
- ▶ Liquor liability in AL, IA, IL,\* MN,\* MS, NM,\* RI, SC,\* or WA\*

*\*Host liquor is available in IL, MN, NM, SC and WA when purchased with general liability.*

## 3 EASY WAYS TO GET A QUOTE

- ▶ Visit [snap.usli.com](https://snap.usli.com) to quote online 24/7
- ▶ Call 888-SPD-USLI (888-773-8754)
- ▶ Email your underwriter

Contact your underwriter for more information at **888-523-5545** or visit **usli.com**.

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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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