

## **Events Liability**

As the company hired annually by the Las Vegas Halloween Parade and chosen by the organizers of the Las Vegas Mad Max Reenactment Event, we feel confident we know our business. We are here to help you plan ahead for maximum risk management and minimum worry.

### **The bottom line**

As producer of a public event you need the protection of Special Event Liability Insurance. It protects against lawsuits, claims made related to bodily injury of others, and property damage to the occupied premises, whether those are a catering hall, convention center or the main plaza downtown.

Commercial General Liability (CGL) policies, often called Spectator or Public Liability Insurance, will usually meet the requirements of rental and other locations. It protects against third party liability claims for bodily injury and property damage arising out of premises, operations, products, and completed operations, as well as defense for intentional torts (i.e., advertising and personal injury liability--slander, libel, wrongful eviction, violations of a person's right of privacy).

Vendor Insurance covers vendors, exhibitors, and concessionaires when participating in trade shows, craft shows, fairs, and exhibitions of all kinds. Some types of vendor insurance include Aggregate (a total limit for the duration of the event), Products/completed operations, Personal and advertising injury, Fire damage and property damage to leased premises.

### **Specialized coverage**

Special events have a lot of moving parts. Take a look at this list of venues, activities and specialized insurance policies, all potentially relevant to your special event:

- Amusement Centers
- Amusement Parks
- Bowling Centers
- Catering
- Circuses
- Fairs:
  - Fair Primary Vendor Liability
  - Fair Property
  - Fair Hired & Non-Owned
  - Fair Inland Marine
  - Fair Liquor Liability
- Fireworks:
  - Fireworks General Liability
  - Fireworks Property
  - Fireworks Stock
- Flea Markets
- Haunted House
- Ice Skating Events or Rinks
- Liquor Liability
- Marina Operators
- Motorsports
- Outfitters & Guides

Petting Zoos  
Parasail  
Rental Amusement Operations  
Rodeos  
RV Park and Campgrounds  
Ski Area Liability  
Special Events  
Stables  
Watercraft Rentals  
Water Park Slides  
Ziplines

**Protect your event**

They told you it would be done in March and here it is June... Construction on a venue means it's not ready for your wedding. But what about the deposit? **Event Cancellation Coverage**

The fundraiser for historic preservation your committee spent a year organizing and someone put a cigarette out on the newly refinished 18<sup>th</sup> century floorboards of the verandah. **Property Damage Coverage.**

The yearly Town Founder's Parade and the videographer's second camera and memory chips with all the footage up till the end was stolen during the closing ceremony. **Photo and Video Coverage**

Your daughter's 11<sup>th</sup> birthday party at the skating rink and a parent/chaperone fell and broke his collarbone. **Liability Coverage**

Whether you are planning a 10 day festival or an afternoon wedding, things happen. Cancellations, sudden illness, the tent falls down, crowd control gets out of control—whatever the problem and whatever the size or complexity of your event, we've got the tools to minimize your risks and ensure the unexpected is only a blip, rather than a disaster.

We look forward to talking to you. Contact us at xxxxxxxxxxxxxxxx today!