

## Special Events

Our Special Events product provides coverage for those holding a broad range of public or private events.



### Eligible Risks:

- Liability for events with 10,000 to 20,000 attendees or consumers per day
- One-day and multi-day events
- Events such as, but not limited to, festivals, conventions, conferences, trade shows, lectures, exhibits, fairs, concerts and sporting events

### Product Advantages:

- Separate limits for general liability and liquor liability
- No general liability or liquor liability deductible
- Set-up and take-down coverage available
- Coverage extends for events that run past midnight, with no additional charge
- Property owner can be added as additional insured, with no additional charge

### Claim Examples:

**General Liability:** An attendee was waiting in line with a crowd of people at an outdoor event. Amid the crowd, she was accidentally pushed against a corn-roasting machine. She suffered second and third degree burns to her arm and endured extensive medical procedures. The claim amounted to over \$435,000.

**Liquor Liability:** A class reunion was held at a beer garden from 6 p.m. to midnight. One guest consumed a number of drinks and left after several hours of attendance. On his way home from the event, he lost control of his vehicle, veered off the road and hit a bridge pillar. He was killed at the scene. His wife, who was pregnant at the time, brought action against the event holder. The total payment amounted to \$145,000.

### Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same day or next business morning claims acknowledgement
- Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- Carriers are members of the Berkshire Hathaway Company

Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.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.*