



The Main Event® — Special Event Product

We have the ability to provide fast quote turnaround for your special events. Eligible classes can be covered for general liability, liquor liability or both!

Product Features:

- ▶ General liability coverage and/or commercial liquor liability coverage available for events with up to 10,000 attendees per day on most risks
- ▶ The Host™ - Host liquor liability available for one-day events with 500 or less attendees in many states
 - Separate limits for general liability and host liquor liability
- ▶ Automatic coverage for volunteers, temporary or leased workers and committee members
- ▶ Food and beverage product liability included in the general aggregate
- ▶ Medical payments coverage
- ▶ Coverage for damage to rented premises
- ▶ Property owner can be included as additional insured at no charge

Coverage for:

- ▶ Beer gardens/tents, concerts/musical performances, festivals, parties, sporting events, motor vehicle events, car shows, conventions/trade shows/exhibits, fundraisers, parades, picnics, weddings/receptions and many other miscellaneous events

Limits of Liability:

- ▶ Limits of \$1,000,000/\$2,000,000 available
- ▶ Limits of \$3,000,000/\$3,000,000 available on certain risks

Additional Advantages:

- ▶ Low minimum premium
- ▶ A.M. Best rated A++ carrier
- ▶ Online quote, bind and issue system





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Claim Examples

- ▶ **General Liability:** A pedestrian was struck by a motorcycle where the insured event sponsor was directing traffic. She suffered torn ligaments and tendons in her ankle along with back injuries. Medical bills and loss of wage claims exceeded \$68,000.
- ▶ **General Liability:** The claimant tripped over loose carpeting placed over an outdoor ice rink. She suffered a fractured arm requiring surgery. Medical bills totaled \$23,500. The claim is still in litigation with significant expense exposure.
- ▶ **General Liability:** The claimant attended a golf tournament and tripped over a sprinkler head. She suffered a fractured knee cap and needed reconstructive surgery. The medical bills totaled \$10,000.
- ▶ **General Liability:** The insured held a theater performance at a local high school auditorium. Fake blood was used for a special effect, which damaged curtains in the auditorium. The property owner of the facility sued the insured for damage to the curtains, totaling \$7,500.
- ▶ **Host Liquor Liability:** An attendee was drinking heavily at a holiday party hosted by the insured. While driving home, the attendee lost control of her vehicle and hit a tractor trailer head on. The tractor driver suffered severe injuries and brought suit against the host of the party for negligence in serving the intoxicated guest. The driver's injuries totaled \$300,000.
- ▶ **Liquor Liability:** A minor attendee was served alcohol at a brew festival sponsored by the insured. After leaving the festival, the underage attendee got into the car, lost control of his vehicle and struck a telephone pole. He suffered severe facial lacerations. The attendee sued the event sponsor and the beer vendor for illegal service to a minor to \$150,000 in bills.
- ▶ **Liquor Liability:** The intoxicated claimant attending a rodeo was struck and killed while crossing the street on foot. An aggressive investigation determined the claimant, with a .26% blood alcohol level, was refused service by the insured. We successfully convinced the attorney to drop the case and minimal expense costs were paid out.
- ▶ **Hole-in-One:** A participant in a charity golf tournament scored a hole-in-one. We paid the golfer \$30,000 and the charity received an additional \$6,000.