

# Why Buy Special Event Coverage for your Wedding?

## TYPICAL REASONS WHY COVERAGE IS IMPORTANT:

- ▶ Protect your Homeowner's Policy/Renter's Policy
  - Don't take the chance of reducing your limits due to a claim at your wedding
- ▶ Banquet facility is requiring you to carry your own General Liability and Liquor Liability Insurance and your Homeowner's Policy will not provide the high limits required by the facility or sponsor, and/ or will not add an additional insured to the policy
- ▶ Homeowner's Policy may cap their Host Liquor Liability limit at \$300,000 or exclude host liquor completely.
- ▶ Personal Umbrella Policy may contain a Liquor Liability exclusion
- ▶ Peace of mind your big day!

## CLAIMS EXAMPLES

- ▶ **General Liability** - Claimant attended a wedding and got food poisoning from the seafood that was served. Medical bills totaled \$8,500.
- ▶ **General Liability** - A guest at a wedding damaged the white carpet when they spilled a glass of red wine. Property owner sued for the property damages totaling \$5,400.
- ▶ **General Liability** - A guest at a wedding slipped on a spilled drink while dancing on the dance floor. She suffered a severe knee injury which required several surgeries. Medical bills totaled \$145,000.
- ▶ **Liquor Liability** - A minor was served alcohol at insureds wedding reception. After leaving the reception, the minor got into his car, lost control of his vehicle and struck a telephone pole. Claimant suffered severe facial lacerations and sued the bride and groom and the banquet facility for illegal service to a minor. Medical bills totaled \$275,000.

## PRODUCT FEATURES

- ▶ Designed to cover General Liability, Liquor Liability or both
- ▶ Admitted A.M. Best A++ paper
- ▶ Host Liquor Liability available in most states when purchased with the General Liability
  - Products offer separate limits for Host Liquor Liability and General Liability exposures
- ▶ Food and beverage products liability provided
- ▶ Medical payments coverage provided
- ▶ Damage to rented premises provided
- ▶ Personal & Advertising Injury provided
- ▶ Property owner may be included as additional insured at no charge
- ▶ Automatic coverage for volunteers, temporary or leased workers, and committee members

