Concerts & Festivals Insurance

Events, recreation & entertainment - coverage overview, limitations and how to get a quote



OVERVIEW

Festival underwriters focus on crowd size, security, stage and rigging, and what happens to your money if the weather turns.

WHAT'S COVERED

Promoter liability
Crowd injuries and property damage at shows you produce.

Liquor liability
Alcohol sales by you or your bar partners.

Stage and equipment
Sound, lighting, staging and generators you own or rent.

Event cancellation
Ticket refunds and costs if weather or a no-show stops the event.

Non-appearance
Lost revenue when a headliner fails to perform.

Good to know
A written security and crowd-management plan, licensed security firm and weather action plan are often required for crowds over 5,000.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Crowd-surfing and mosh pit injuries
- × Terrorism and communicable disease cancellation on many forms
- × Losses from stage collapses where rigging was not certified

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Event schedule and site map
- Projected ticket sales and capacity
- Security and medical contracts
- Talent contracts with insurance clauses
- Prior event loss history

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/concerts-and-festivals/

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