Event Planners Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Event planners face claims for missed details, vendor no-shows and guest injuries, and carriers look at event types, size and whether you serve alcohol.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

General liability / BOP
Slip-and-fall injuries, office property and business income.

Liquor liability
Host liquor coverage for events you plan.

Event equipment
Decor, AV and supplies you own or rent.

Good to know
Requiring every vendor to carry its own insurance and naming you as additional insured is the easiest way to keep claims down.

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:

- × Event cancellation from weather unless separately insured
- × Vendor failures you could not control on many policies

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

- Number and types of events per year
- Largest event attendance
- Vendor contract and certificate process
- Five years of loss runs

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/event-planners/

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