Haunted Attraction Insurance

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



OVERVIEW

Haunted attraction carriers look at actor contact rules, fire safety and egress, special effects and whether you add hayrides or escape rooms.

WHAT'S COVERED

General liability
Guest trips, falls and panic injuries in the attraction.

Actor liability
Claims tied to scare actors and their props.

Property and props
Sets, animatronics, lighting and costumes.

Hayride liability
Wagon and tractor ride injuries.

Seasonal business income
Lost ticket sales after a covered fire or storm.

Good to know
A strict no-touch rule for actors, a fire marshal sign-off and emergency lighting on every exit route open the most carriers.

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:

- × Intentional contact by actors on many policies
- × Chainsaw or real weapon props
- × Open-flame effects
- × Full-contact or extreme haunts

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

- Season dates and hours
- Fire marshal inspection
- Actor rules and count
- Attraction list and layout

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/haunted-attraction/

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