Special Event Liability

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



OVERVIEW

Special event insurance covers a single event or a short series of events, from a wedding or birthday party to a festival, fundraiser or trade show. Most venues, parks and cities require a certificate of insurance before your event, often naming them as additional insureds. We quote quickly and can usually issue the certificate as soon as coverage is bound.

WHAT'S COVERED

General liability
Guest injuries and damage to the venue during your event.

Damage to rented premises
Damage you cause to the hall, park or facility you rented.

Event cancellation
Lost deposits when weather or a vendor forces a cancellation.

Multi-day and recurring events
Coverage for weekend festivals, seasonal markets and event series.

Host liquor liability
Claims tied to alcohol you serve or that is served at the event.

Additional insureds
Certificates naming the venue, city or sponsor as required.

Vendor and exhibitor coverage
Liability for vendors or exhibitors who do not carry their own.

Good to know
Quote at least two weeks out. Many venues need the certificate before final payment, and some carriers will not bind inside 7 days.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Fireworks
- × Inflatables
- × Mechanical rides
- × Contact sports and animal acts unless added by endorsement
- × Plus injuries to your own volunteers 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

- Event dates, setup and teardown times
- Venue contract with insurance requirements
- Expected attendance
- List of activities and vendors

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/special-event-liability/

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