

CPH Insurance's Special Event General Liability Insurance 101

written by CPH Insurance | August 31, 2017

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If you're hosting a special event, we encourage you to explore our [150+ event types we insure](#) to consider liability insurance to protect your event from property damage or bodily injury. When planning a community concert on the lawn, celebrating a milestone birthday, hosting a banquet or conference, I'm sure you're thinking about how to make these events picture perfect and thinking of all the things that are going to go right. Odds are, the last thing on your mind is what could go wrong. Often times, it's a no-brainer to be able to justify a \$176 event liability policy to mitigate your worries & risks. But how? What does that \$176 cover? Good question. I'll give you a high-level, non-insurance-y breakdown of the value:

What does CPH Insurance Special Event Liability Insurance cover?

CPH Insurance's special event liability coverage provides General Liability coverage, which is just that, general. It helps cover for you for bodily injury or property damage arising out of your event. . Host liquor liability is also included which means that *property damage or bodily injury that arises out of serving/distributing alcohol by a licensed professional bartender* (not participating in the event) would be insured. Basically, if you are not "in the business" of serving or furnishing alcohol beverages, host liquor provides you with coverage for most liquor-related claims. Host Liquor EXCLUSIONS would include open keg/self-serve alcohol, alcohol served by a NON-licensed "bartender," and alcohol served with the intent to receive profit for the sales of the alcohol (which may be more common with charity / benefit events).

Please note: Damage to equipment of a 3rd party representing at the event ARE NOT COVERED. For instance, [the DJ needs his/her own insurance to protect their liabilities/equipment](#). [The photographer needs his/her own insurance to protect their liabilities/equipment](#) (You get the picture). This event insurance is specific to the overall EVENT and the physical space/venue it's taking place within and any property *the venue owns*.

Up to how much does CPH Insurance Special Event Liability Insurance cover?

\$1,000,000 per occurrence / \$3,000,000 aggregate, up to \$2,000,000 occurrence and \$4,000,000 aggregate

Sorry – I said I'd break it down in an non-insurance-y way. What this means is this policy will pay out up to \$1,000,000 per occurrence or "incident" (if you will), with a maximum limit of \$3,000,000 *total*.

Therefore, if you had 3 separate incidents that occurred at your event that each maxed out the \$1,000,000 “per occurrence” limits, all 3 would be covered because of the \$3,000,000 aggregate. Let’s be honest, though: What are the odds you’ll have 3+ separate catastrophes at ONE event that ALL max out a \$1,000,000 payout OR 6 events that each total a \$500,000 payout? Slim to none. This coverage is more than likely sufficient for your special event liability needs.

How much does a CPH Insurance Special Event Liability Insurance Policy cost?

*Most of our policies start at \$176 and increase based on event size and the types of coverage’s that are offered

If I have a reoccurring event, such as a summer concert series, do I have to get one policy for each “event” / concert?

When navigating the online application, it will ask “how many days is your event” and if those days are consecutive. To include multiple dates on one policy, *the event type HAS TO BE the same*. For instance, you cannot insure a festival, concert and birthday party on one event policy because each of those would need their own individual policy via separate online applications. On the other hand, if you have 3 concerts, you may combine that into one event policy application. You will need to know the exact dates of those events upon application and depending on the event type and size, the cost may increase to include multiple dates on one policy.

Can I add the venue as an additional insured?

Yes. If your event qualifies for the base limit of \$176 based on your event type and size, adding your venue as the additional insured is complimentary. If your event policy premium exceeds \$176 because of the event type and size, you will have to elect to have the coverage added and there will be a charge of 10% of the General Liability premium.

What is an additional insured?

Odds are, you asked the question “Can I add the venue as an additional insured?” because the venue asked you to. It’s a very common request. That being said, it’s probably good for you to know what this means to you: the policyholder. Essentially, when adding someone (such as the venue) as an additional insured to your policy, you’re extending your liability coverage to them. If they’re named in a suit / claim that was caused by or happened because of your event, it provides them with recourse through your event policy (SECONDARY to their own liability insurance**) to assist in defense costs and paying out property damage and/or bodily injury claim expenses. I’m going to re-iterate: The additional insured would need to max out the limits of their liability insurance policy prior to leveraging your liability policy because your policy is secondary to their own.

**We have the ability to add a *primary* non-contributory additional insured or waiver of subrogation coverage upon request. There will be an additional premium charged and the issuance of either of these

requests is contingent upon review of the venue contract.

Is there anything else I should know about CPH Insurance's Special Event Liability Insurance Policy?

The only thing I haven't mentioned yet is the cancellation coverage, **which is only offered for select event types**. You need to purchase General Liability coverage in order to purchase the cancellation coverage AND cancellation coverage must be purchased at least 14 days prior to your event date. This type of coverage is designed to provide financial assistance to recover from situations such as "no-show" vendors, inclement weather and other such circumstances beyond your control. This would **EXCLUDE** "change of heart" aka if you choose to not have the event anymore and are seeking reimbursement for the event costs you're responsible to pay due to this type of cancellation.

Cancellation coverage is only available to certain "life event" types such as weddings and baby showers. It starts at an additional premium of \$111*** and the coverage is broken down into sub-limits. See below for the limits available & definition of what type of financial assistance falls within those sub-limits:

Available Limits to Suit a Variety of Budgets****

COVERAGE	LIMIT OPTION 1***	LIMIT OPTION 2	LIMIT OPTION 3	LIMIT OPTION 4	LIMIT OPTION 5
Cancellation of Event	\$7,500	\$15,000	\$25,000	\$35,000	\$50,030
Additional Expense	\$1,875	\$3,750	\$6,250	\$8,750	\$12,500
Photographer & Videographer	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Gifts	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Attire	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Jewelry	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Cessation of Operations	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000
Counsel	\$500	\$650	\$750	\$850	\$1,000

****Additional (higher) limit options available

- **Event Cancellation/Postponement** - If you have to cancel or postpone your event for circumstances beyond your control, you will be reimbursed in excess of the deductible, for all deposits made and other charges paid or contracted to be paid for: transport, catering services,

property and equipment rentals, hall and location rentals, accommodations (including travel arrangements and accommodations for a honeymoon, if applicable), attire, jewelry, flowers, photographer and videographer services, and entertainment expenses.

- **Unanticipated Related Expenses** – Pays for additional expenses necessary to avoid the cancellation or postponement of the event.
 - **Photographer/Videographer** – Pays for expenses related to re-shooting photographs or video due to a no-show vendor, or loss of media files before delivered to you.
 - **Gifts** – Pays of loss or damage to gifts occurring at the event site or insured home 7 days before – 7 days after the event.
 - **Attire** – Pays for loss or damage of attire for the special event.
 - **Jewelry** – Pays for loss or damage of jewelry within 7 days prior to the special event.
 - **Cessation of Operations** – Reimburses deposits paid for vendors who go out of business.
 - **Counseling** – Pays for counseling recommended by a physician for up to 1 year following the cancellation or postponement of the event.
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Why should I choose a CPH Insurance's for my Special Event Liability Insurance Policy?

- The CPH Insurance Special Event Liability Insurance policies have a \$0 deductible: This is one of the biggest differentiators
- CPH Insurance have 15+ years in the liability insurance business
- [Philadelphia Insurance](#) is CPH Insurance's insurance carrier and is rated A++ in financial strength
- [Online application](#) with instant quotes & e-mail issuance of policy documents
- No phone menus! Live person answers the phone during regular business hours (8:30 am-5 pm CST)