[What is Event Insurance and Why is it so Important?](#)

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Event insurance protects event planners from a variety of mishaps in several specific areas of focus. There is general liability insurance and more specific coverage's protecting against a range of potential problems that could negatively impact an event all the way up to and including cancellation.

Here is an overview of some of the ways event insurance works.

General liability insurance is used to protect the insured involved in the event, against property damage or bodily injury caused by agents or employees of the insured. In most cases, venues will require special events insurance of no less than one million dollars and to be included on the policy.

Liquor liability insurance This coverage is used to provide protection in the case of alcohol being erroneously furnished to a minor, or any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of alcoholic beverages.

Cancellation insurance is used to protect you in the case of cancellation due to unforeseen circumstances such as foul weather, or a vendor such as the photographer or caterer doesn't show. This usually covers the loss of deposits and costs already paid in advance.

Hired/Non-owned auto liability covers vehicle damage to vehicles rented for the event and injury to a third party.

You need [special event insurance](#) because society as a whole has become more litigious than ever. You always need to protect yourself as much as possible from the unforeseen and worst case scenarios. This is for your protection as well as your employees and those attending your events.

Fortunately, [CPH & Associates](#) offers all types of event insurance, and can develop a policy that will precisely fit your needs at any given time.

We offer [events insurance](#)to cover a wide range of special events including:

- [Conferences](#)
- [Parties](#)
- [Speaking engagements](#)
- [Weddings](#)
- [Festivals](#)
- [Banquets](#)

- [Convention – Trade](#)

[And MANY MANY More!](#)