

SPECIAL EVENTS

Without proper insurance coverage, most Special Events cannot take place. Westchester offers broad coverage on a standalone policy for individuals and business entities with Special Event exposures, to ensure events can go off as planned. General Liability and Liquor Liability coverage is available for a multitude of event types and activities, with special pricing and coverage offered for host exposures.

Product Highlights

- Offers General Liability and/or Liquor Liability coverage
- Includes first Additional Insured for no added premium
- Food and beverage product liability is included in the general aggregate limit
- Coverage for damage to rented premises
- Coverage included for volunteers, temporary or leased workers, and committee members
- No deductible for General Liability or Liquor Liability
- Waiver of Subrogation and Primary/non-contributory wording available
- Special host Liquor Liability is available for events with 500 attendees per day.
- Enhanced coverages for host Wedding Events
 - Loss of Deposits and Damage to Wedding Attire included
 - Coverage for jewelry, photographs, gifts, cancellation, and rehearsal dinner available
- Instantly quote and bind on our online system

Limits Available

- \$1M/\$2M General Liability & Liquor Liability – up to \$3M/\$3M for eligible events
- Separate limits can be chosen for either line of coverage

Preferred Event Types

- Weddings
- Concerts
- Conventions/Trade Shows
- Parades
- Picnics
- Sporting Events
- Fundraisers
- Car/Motor Vehicle Shows
- Miscellaneous Events

Restricted Activities

- Fireworks
- Hot air balloon rides
- Overnight camping
- Events taking place on water
- Medical treatments or health screenings
- Haunted houses, hayrides or corn mazes
- Events in AL, MS, WV, RI, LA or AK

Quote and Issue in minutes with Fast TrackSM
www.aceonline.com

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Send submissions to: micropc@westchester.com
or call 888-762-9223

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