

## 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 Insureds for no added premium
- Food and beverage product liability is included in the general aggregate limit
- Coverage for damage to rented premises
- Lost Deposit limit up to \$1,000 offered for all event types
- 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 for General Liability
- Special hot Liquor Liability is available for events with 500 attendees per day, including Waiver of Subrogation for host liquor
- Enhanced coverages for host Wedding Events
  - Coverage for lost deposits, wedding attire, jewelry, photographs, gifts, cancellation, 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 Track<sup>SM</sup>**  
**[www.ft.westchester.com](http://www.ft.westchester.com)**

**OR**

**Send submissions to:** [micropc@westchester.com](mailto:micropc@westchester.com)  
or call 888.762.9223

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