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How does event insurance work?

Event Liability Insurance works to protect the event holder from claims made against them due to injury to guests and/or damage to the venue. An injury to an attendee could cost an event holder thousands without insurance protection.

Do I need insurance for an event?

If you are using someone else's space to hold a meeting, throw a party or host a wedding ceremony, then yes, you need Event General Liability insurance. Most venues require the coverage to protect you and them from claims of injury to attendees and/or damage to the venue.

How much does it cost for event insurance?

The total cost for Event Liability Insurance can start at \$66 for a small wedding. The cost will go up from there depending on the type and size of the event. A trade show expecting 250 people will cost around \$125. A 70's music concert expecting 2500 people will cost around \$400.

What is event insurance?

Event Insurance is a General Liability policy designed to protect the event holder for most claims of guest or spectator injury or property damage arising from the event. This type of coverage is often required from the venue.

Venues and event sponsors may require that they are named as Additional Insureds on the policy to protect themselves from the event holder's actions. Host Liquor liability is often included in Event Liability Insurance should the insured be liable for damage or injury be as a result of alcohol at the event.

Vendors, exhibitors or service providers may also be required to have Event Liability Insurance in order to be at the event. Event Liability Insurance is a great option for them if they don't already have coverage through their Business Owner's Policy.

What is the purpose of event insurance?

Event Liability Insurance is most often purchased to meet the requirements in the rental agreement of the venue. The venue is doing their renter a huge favor by requiring this type of protection. Event Liability Insurance is intended to protect the event holder (venue renter) from having to pay out of their own pocket for most claims of injury or property damage due to their event. Policy exclusions will apply.

Why is event insurance important?

Event Liability Insurance can protect you in case there is a claim for bodily injury or property damage at your event. Without this insurance this claim could otherwise cause you or your business a huge financial hardship.

If a guest slips and falls while attending your event, they likely won't hesitate to put the financial responsibility on you. Without Event Liability Insurance, you could have to pay their medical expenses out of your own pocket.