

## Special Events Coverage

*By: Tom Mann, Claims Manager-Liability*

What do you do if someone wants to use your facilities for an event, but they are unable to obtain insurance? Do you let them use the facility without providing insurance and expose your municipality to potential liability for any negligence as a result of someone using your facility?

A good risk management technique is to transfer risk. If you have a policy or ordinance that requires anyone using municipal facilities to provide proof of insurance and name your municipality as an additional insured prior to using your facility, one method to transfer the risk would be to explore Special Events Coverage. HUB International is a group who provides insurance for special events and this coverage will provide protection to both your municipality and the group that is using your facility.

This coverage provides liability insurance for:

- Arts and Craft Fairs, Automobile Shows, Community Festivals, Not-for-Profit Fund Raising Events, Theatrical and Musical Performances and Rehearsals, School Boosters Clubs or School Non-Profits, Events requiring Street Closure Permits, Other Special Events
- Baby Showers, Baptisms, Bar Mitzvahs, Bat Mitzvahs, Confirmations, Engagements, Ordinations, Weddings, Wedding Showers
- Anniversaries, Birthdays, Dances or Parties, Graduations, Private Receptions, Lectures, Meetings, Retirements, Reunions

Primary limits for coverage are \$1 million per occurrence, with a general aggregate of \$2 million. There is coverage for medical payments of \$5,000 and damage to premises rented for \$500,000. There is no deductible and an option to increase liability limits to \$5 million. Further information regarding coverage and exclusions can be obtained from HUB International.

If you are interested in this coverage for an event being held at one of your facilities and the party using your facility does not have insurance or is unable to obtain insurance, you can contact HUB International for further information. You can contact John Schreiner or Joy Cummings at HUB International, 2300 Clayton Road, Suite 300, Concord, CA 94520. They can be reached at 1(800)877-4560 or by email: [john.schreiner@hubinternational.com](mailto:john.schreiner@hubinternational.com).

