

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

**For questions and inquiries, call HIMI:
808-208-8300**

**Send submissions to:
himiquotes@hemic.com**

This material contains product summaries intended for use solely by properly licensed insurance professionals. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states and surplus lines products can be offered only through licensed surplus lines producers. Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.