



Event Liability

Protects your personal assets as the event host when a claim is made against you.

Coverage for:

Injuries

Property damage

Alcohol related incidents

Reputation & defense cost

You can be held liable for incidents like minor injuries to catastrophic losses (i.e. an untimely death), and also property damage, potentially costing you a fortune. An event liability policy prevents you from having to go out of pocket for any incident, including defense costs in court if necessary. Additionally, this coverage is often required by event venues when renting their facilities.

Preferred \$1,000,000 limit to start with other limit options available - check with your venue on their specific requirements. Host Liquor Liability included.



Event Cancellation

Reimburses you for money lost when the unexpected happens to a planned event.

Coverage for:

Cancellation reimbursement

Extra expenses

Loss of deposits

Additional event benefits

Get reimbursed for your non-refundable deposits lost from an unforeseen cancellation/postponement of the event due to extreme weather, illness of an immediate family member, military deployment, and more. Additional benefits including extra expenses (to prevent cancellation), loss of deposits, special attire, gifts, and more are also included even if the event does not cancel. Some of the best plans can go awry, and the cost to make a necessary change at the last hour can be prohibitive without insurance.

Limits start at \$7,500 and range all the way up to \$175,000 with a variety of selections in between. Choose the amount that best fits your overall event budget.

**Package
Discount**

on both policy premiums
when purchased together

Ask questions
Get a quote
Buy policy



Coverages provided by Markel Insurance Company, a leading program for both event hosts and venues.

[Q: Why do you require that we purchase insurance? Don't you have business insurance?](#)

A: Yes, the venue has its own business insurance and while requiring event insurance is another layer of protection for the venue it is also a safeguard for you as the event host. You could be held responsible for injuries and/or damages that might arise at the event and if you do not have an event insurance policy you could face substantial financial difficulties depending on what incidents occur.

[Q: How does insurance benefit me?](#)

A: Hosting a large event (with alcohol) comes with many risks. By mitigating these risks you are able to protect yourself to the tune of hundreds of thousands or even millions of dollars for a relatively inexpensive fee. No one expects to use an insurance policy but it provides peace of mind knowing that protection is there should an unexpected incident arise.

[Q: Are my vendors covered?](#)

A: No, vendors are not covered under your event insurance policy. They will need to provide their own policy for the event.

[Q: If you have a licensed bartender, do we need liquor liability?](#)

A: Yes, liquor liability is required to be included in your event insurance policy if alcohol will be present, regardless of who is serving it.

[Q: Can I purchase a policy at higher limits than what your venue requires?](#)

A: Yes, you are always able to purchase higher limits of coverage.

[Q: Won't my security deposit cover property damage to the venue?](#)

A: Your security deposit is in place to cover small damage incidents (typically around \$1,000 or less). An event liability policy will be there to cover any damages that exceed the venue's security deposit amount.

[Q: What types of claims are covered by a liability policy?](#)

A: Common claim scenarios for a liability policy include things like injuries to guests or damage to venue property that is over \$1,000. Additionally, alcohol related injuries or damage can be covered if liquor liability is included.

[Q: What types of claims are covered by a cancellation policy?](#)

A: Common claim scenarios for a cancellation policy include event cancellation/postponement due to extreme weather, accident or illness of an immediate family member, military deployment, venue/vendor bankruptcy and more. Pandemic related cancellations and break-up/change of heart cancellations are not covered. Additionally, loss of deposits and extra expenses incurred even if the event does not cancel can also be covered.

[Q: When should I purchase my policy?](#)

A: Your policy should be purchased no later than the deadline outlined in your venue contract at the very least. However, it is best to purchase as soon as your contract is signed to ensure that you don't forget. Also, cancellation coverage starts as soon as it is purchased, so the sooner you purchase the more value you get.

[Q: Where can I get my policy from?](#)

A: While there are a handful of options to get your policies from, we recommend using [Indemn.ai](#) for few reasons. Their platform is very user friendly and easy to use which makes the process quick from start to finish. It also has the ability to answer questions like these and more should you have any unanswered insurance questions. Additionally, they provide a policy from a leading event insurance carrier, Markel, so you can rest assured knowing that you have a very strong policy covering your event. We have a pre-filled link through Indemn that loads our requirements making it quick and easy for you, and we will automatically receive confirmation.