



The Main Event® – Special Event

We have the ability to provide fast quote turnaround for your special events. Eligible classes can be covered for general liability, liquor liability or both!



888-523-5545
USLI.CA

PRODUCT FEATURES

- ▶ General liability coverage and/or commercial liquor liability coverage is available for events with up to 10,000 attendees per day on most risks
- ▶ The Host™ – Host liquor liability is available for one-day events with 500 or less attendees
 - Separate limits for general liability and host liquor liability
- ▶ Automatic coverage for volunteers, temporary or leased workers and committee members
- ▶ Food and beverage product liability included in the general aggregate
- ▶ Medical payments coverage
- ▶ Coverage for damage to rented premises
- ▶ Property owner can be included as additional insured at no charge

LIMITS OF LIABILITY

- ▶ Limits of \$2 million/\$5 million available
- ▶ Limits of \$5 million/\$5 million available on certain risks

ADDITIONAL ADVANTAGES

- ▶ Low minimum premium
- ▶ AM Best rated A++ carrier
- ▶ Online quote, bind and issue system

COVERAGE FOR

- ▶ Beer gardens/tents
- ▶ Concerts/musical performances
- ▶ Festivals
- ▶ Parties
- ▶ Sporting events
- ▶ Motor vehicle events
- ▶ Car shows
- ▶ Rodeos
- ▶ Conventions/trade shows/exhibits
- ▶ Fundraisers
- ▶ Parades
- ▶ Picnics
- ▶ Weddings/receptions
- ▶ Other miscellaneous events

CLAIM EXAMPLES

General Liability: A pedestrian was struck by a motorcycle where the insured event sponsor was directing traffic. She suffered torn ligaments and tendons in her ankle along with back injuries. Medical bills and loss of wage claims exceeded \$68,000.

General Liability: The claimant tripped over loose carpeting placed over an outdoor ice rink. She suffered a fractured arm requiring surgery. Medical bills totaled \$23,500. The claim is still in litigation with significant expense exposure.

General Liability: The claimant attended a golf tournament and tripped over a sprinkler head. She suffered a fractured knee cap and needed reconstructive surgery. The medical bills totaled \$10,000.

General Liability: The insured held a theater performance at a local high school auditorium. Fake blood was used for a special effect, which damaged curtains in the auditorium. The property owner of the facility sued the insured for damage to the curtains, totaling \$7,500.

Host Liquor Liability: An attendee was drinking heavily at a holiday party hosted by the insured. While driving home, the attendee lost control of her vehicle and hit a tractor trailer head on. The tractor driver suffered severe injuries and brought suit against the host of the party for negligence in serving the intoxicated guest. The driver's injuries totaled \$300,000.

Liquor Liability: A minor attendee was served alcohol at a brew festival sponsored by the insured. After leaving the festival, the underage attendee got into the car, lost control of his vehicle and struck a telephone pole. He suffered severe facial lacerations. The attendee sued the event sponsor and the beer vendor for illegal service to a minor to \$150,000 in bills.

Liquor Liability: The intoxicated claimant attending a rodeo was struck and killed while crossing the street on foot. An aggressive investigation determined the claimant, with a .26% blood alcohol level, was refused service by the insured. We successfully convinced the attorney to drop the case and minimal expense costs were paid out.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Centre (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



bizresourcecentre.ca