



# Weddings

We offer a competitive package of comprehensive coverages for wedding events and receptions.



888-523-5545  
USLI.CA

## PRODUCT FEATURES

- ▶ General liability limits of \$2 million occurrence and \$5 million aggregate
- ▶ Higher limits up to \$5 million general liability and \$3 million liquor liability available
- ▶ General Liability and Liquor Liability limits are separate
- ▶ Separate Host Liquor Liability limits of \$3 million occurrence and \$3 million aggregate
- ▶ Additional insureds included for no additional premium
- ▶ Wedding rehearsal dinner coverage can be included for no additional premium
- ▶ Breakfast/Brunch coverage following the wedding reception can be included for no additional premium
- ▶ Additional coverages are included within the policy for no additional premium\*
  - Cancellation or postponement coverage \$7,500
  - Jewelry coverage \$1,500
  - Lost deposit coverage \$1,000
  - Damage to wedding attire coverage \$1,000
  - Photography and video coverage \$1,000
  - Event gift coverage \$1,000
- ▶ Set-up and/or take-down coverage is available for purchase
- ▶ Rain date coverage is available for purchase

## WHY COVERAGE IS IMPORTANT

- ▶ A homeowner's policy may cap their host liquor liability limit at \$300,000 or exclude host liquor completely
- ▶ A homeowner's policy may not provide the high limits required by the facility or sponsor, and/or will not add an additional insured to the policy
- ▶ A personal umbrella policy may contain a liquor liability exclusion
- ▶ The banquet facility may require you to carry your own general liability and liquor liability insurance
- ▶ Peace of mind on your big day

## ADDITIONAL ADVANTAGES

- ▶ Established liquor market for over 30 years
- ▶ No deductible
- ▶ AM Best rated A++ carrier
- ▶ Ability to quote, bind and pay online
- ▶ Competitive premiums starting at \$195

*\*Higher limits for additional coverages are available for purchase*



## 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](http://bizresourcecentre.ca)