



## Frequently Asked Questions



**Q: What is Special Event General Liability Insurance?**

A: Special Event Liability Insurance (also referred to as CGL, Commercial General Liability or Spectator Liability) is an insurance policy designed to provide broad protection for situations in which an insured must defend itself against lawsuits or pay damages for bodily injury or property damage to third parties. Host liquor liability is included if there is no transfer of money for alcohol or tickets to the event are not sold.

**Q: My venue has asked to be listed as an Additional Insured. What does this mean and how do I add them?**

A: An Additional Insured is an entity other than the named insured that is also provided insurance under the liability insurance policy. Owners/Lessors of Premises, Sponsors and Co-Promotors can be added as Additional Insureds. Vendors (for example caterers, DJ's, photographers or musicians) cannot be added as an Additional Insured under this policy. Any vendors should have their own liability insurance. You can add the Additional Insured during the application process.

**Q: My venue has specific wording to be added to the certificate of liability. Can Event Liability Insurance accommodate this?**

A: Before you complete your online application, please call us at 1-800-727-7642 to discuss the wording they are requiring. This wording may require additional coverages to be purchased.

**Q: What is liquor liability? Do I need it?**

A: Liquor liability is an option an insured can purchase if the insured is selling alcohol or charging admission to an event where alcohol is being served. This type of liability insurance provides coverage for bodily injury or property damage for which you may be held liable by reason of: causing or contributing to the intoxication of any person; or violating any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of alcoholic beverages.

**Q: What methods of payment do you accept?**

A: We accept credit or debit cards with the following symbols - MasterCard, Visa, Discover and American Express.

**Q: Is my information secure when I purchase an Event Liability insurance Policy from your website?**

A: Due to strict insurance regulations your privacy and security is our first and foremost priority. We do not provide your information to third parties. We encrypt sensitive information using secure socket layer technology to protect your data.

**Q: What does it mean when it says an underwriter will contact me?**

A: Due to information that you entered or how you answered a question, your application will need to be reviewed by an underwriter. If your activity does not qualify for the on-line program, we do have other programs that it may fit into. The underwriter will have you clarify information and will give you instructions on how to purchase coverage for your event.

For more information,  
please contact