



For Many Types of Groups and Organizations

Special Event Coverage is complex. There are many moving pieces to event planning and many different types of groups that might need this coverage. Agents might find that **events can be difficult to write**, with many liability issues. They have unique risks and a particular set of concerns that you don't find with other types of coverage. Both venues and event hosts need coverage. One thing is clear: These groups need **affordable coverage quickly**.

SMIC understands events. We know it's hard to find a carrier that can quote Accident and General Liability, but we can. You can **rely on our expertise** to underwrite insurance programs that help protect these groups. We can recommend the right coverage for each unique situation. **We makes it easy** with our low minimum premiums, quick turnaround times, and A-rated carrier relationships. This gives our agents a competitive advantage. We can add event liability to other coverage or create a custom one-off policy.

It's nice to know that you can **offer your best clients** the event coverage they need. Contact us today to find out what SMIC can do for you.

Some of the Special Events We Insure

- Conferences
- Fundraisers
- PTA/ School Events and Dances
- Theater
- Concerts
- Weddings/ Parties

Coverages Available

General Liability

Provides protection against claims from bodily injury, personal injury, property damage, and third-party medical expenses. Participant Legal Liability can be added for accounts with participant exposures.

Accident Medical

Provides coverage for injuries occurring while participating in a scheduled activity sponsored by the sponsoring organization. Can include coverage for coaches and volunteers.

Other Coverages

If your client needs a broader scope of coverage, SMIC has the capability to place additional coverages such as Abuse/ Molestation, Non-Owned Hired Auto, Liquor Liability, and Excess Umbrella Liability.

Event Cancellation

Provides coverage in case a scheduled event is canceled due to speaker/artist no-show, certain weather-related issues, and other cancellation risks beyond the insured's control.

Deadly Weapon

Provides access to training and resources to help prevent a deadly attack on school grounds, primary liability coverage for harm caused by such attacks, and 24-hour crisis management service to help schools respond immediately to an incident.

Special Markets Insurance Consultants (SMIC)

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