

## Coverage Definitions

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These definitions are for your information only and are not intended to replace any of the language of the actual policy form. Please see the policy contract for terms, conditions, and exclusions.

### General Liability

<i>What is covered?</i>	Covers the insured for losses due to bodily injury or property damage caused by the insured's employees or agents. Locations and vendors will require general liability for 1,000,000
<i>General Aggregate and Occurrence Differences?</i>	The aggregate is the total liability limit for the policy period. The occurrence is the limit per claim.  The UNLIMITED general aggregate means there is no cap on the total policy limit. However, there is a limit of 1,000,000 for each claim (i.e. the policy will cover an unlimited number of separate incidents at a maximum limit of 1,000,000 per each claim).
<i>Are "additional insureds" included?</i>	Blanket additional insureds are included and your vendors and locations will be provided with certificates of insurance naming them as additional insured in the event of a loss. An unlimited number of certificates of insurance can be issued, including certificates for cities and government entities.
<i>What is a Waiver of Subrogation?</i>	Occasionally a vendor will request a waiver of subrogation. In the event of loss, this prevents your insurance company from recovering any funds from the vendor if the claim was due to the vendor's negligence.

### Liquor Liability

<i>What is covered?</i>	Liquor liability provides covers the following losses for which you may be held liable for: 1) causing or contributing to the intoxication of a person, 2) The accidental furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol, or 3) Any statute, ordinance, or regulation relating to the sale, gift, distribution, or use of alcoholic beverages.  <b>If you are NOT in the business of selling, distributing, or manufacturing alcohol: Liquor Liability for the Host/Named Insured is Included in General Liability Coverage</b>
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### Third Party Property Damage

<i>What is covered?</i>	Covers damage to property of others while in the care, custody and control of the insured (i.e. damage to the floors in a facility you are renting).
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### Automobile (Hired & Non-Owned)

<i>What is covered?</i>	Liability for vehicles rented for the event. Liability covers injury to third parties or damage to their property.
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### Equipment, Prop, Sets and Wardrobe

<i>What is covered?</i>	Camera, sound, lighting and miscellaneous rented equipment. Owned equipment is not covered. Props, sets, and wardrobe are covered.
<i>How much should I insure for?</i>	The insurable value should be the total value of your rented equipment, props, sets, and wardrobe from all vendors. Owned equipment, props, sets, and wardrobe can not be covered.
<i>Can the deductible be changed?</i>	No. The deductible is based on the total limit of equipment, props, sets, and wardrobe.
<i>Are "Loss Payees" included?</i>	Equipment insurance includes your vendors being provided with certificates of insurance naming them as loss payee in the event of a loss. Unlimited certificates can be issued.

### Excess Liability

<i>What is covered?</i>	The excess liability provides an additional layer of coverage over the general liability. It does not provide excess over the liquor liability nor the hired & non-owned auto liability.  If the venue or facility has capacity for more than 10,000 attendees, the excess coverage is not available.
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### Spectators & Participants Medical

<i>What is covered?</i>	Expenses incurred by a Participant or Spectator for services recommended and approved by a Physician (and listed on the Schedule of Services) which result from a covered injury.
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This is a general summary of coverages and it is not intended to give complete policy information. All coverages and exclusions are found in the policies. Please contact your broker for a copy of the policy.