

Event and Liability Insurance for Events

Your wedding day, like any precious life event, is one of those moments that you'd like to go off without a hitch. Perfect weather, seamless schedule, and with everything and everyone in their places. Unfortunately, accidents and unforeseen events can happen. No bride or groom wants to think about wedding-day disasters, but if they do occur, it's nice to know that everything's covered financially. That's where liability insurance comes into play.

If you rent a venue and want to bring in outside vendors, it's standard practice for the venue to require a proof of insurance from those vendors. It is not your responsibility to secure insurance for your vendors. You will, however, need to ask and make sure your vendor candidates have the proper licensing and insurance when you are interviewing them.

In a nutshell, liability insurance equals peace of mind for all parties involved. Let's say a server trips over a wire or a bag on the floor and breaks her leg. Or an expensive piece of artwork gets damaged. In any of these situations, the venue will want reassurance to know that the vendor is properly covered and able to replace anything that's damaged.

What is Event Insurance?

Special event insurance, sometimes called "wedding insurance" or a "day of policy" can help protect your investment in a private event, such as a wedding, reception, shower or family celebration.

Special event liability coverage may also help protect you if you're found legally responsible for damage to the venue or an injury to someone at the event. If one of your guests damages a wall at the banquet hall, or if your photographer trips and sprains his ankle trying to get a shot you requested, the resulting repairs or medical bills would likely be covered. The liability coverage is usually limited to a 24- to 48-hour period that ends when the reception is over. Coverage limits may vary by policy, so be sure to read yours so that you know what and how much your insurance covers.

What is Host Liquor Liability Insurance?

Host Liquor liability insurance provides liability protection against bodily injury or property damage suits brought by parties injured as a result of an intoxicated guest who was served alcohol at an event you hosted. The Host Liquor Liability Policy only excludes liquor liability coverage if the 'Named Insured' on the policy is 'in the business' of manufacturing, selling or distributing alcoholic beverages. In other words, if you hire a TIPS Certified Server they are not covered by the Host Liquor Liability Policy and will need to provide their own Liability Insurance Policy.

Event Insurance is required by 2 Gather More AH LLC for all events. Your agreement with 2Gather requires this temporary Event Liability Insurance in your name with 2Gather as an additional named insured. You are welcome to obtain this policy anywhere you wish with the minimum limits of \$1,000,000 Per Occurrence / \$2,000,000 General Aggregate.

This type of insurance is quoted based upon things like guest count and whether you will be serving alcohol at your event.

Who is covered by Event Insurance?

Your liability coverage will cover your own actions and those of your families, guests, and "true" volunteers.

Anyone you pay, like a caterer or alcohol service provider, is not covered by your Event Liability Insurance Policy. Due to Michigan liquor laws, if you have someone "volunteering" to cater your event or serve your alcohol (maybe they work somewhere else and have experience service and have the proper required TIPS certification) they are no longer considered a true volunteer and their actions will not be covered by your policy.

Can I add my vendors, such as the photographer, DJ, musicians, etc. to my liability policy as additional insureds or can I purchase a policy in their name?

No, Private Event Liability Insurance affords coverage for the honoree(s) and/or host of the event. The venue is the only entity that can be added to the certificate as an additional insured.

Per your agreement with 2Gather, your catering company and alcohol service provider must provide their own liability insurance policies before being allowed to serve at 2Gather.

We will contact them a couple of months before your event to follow up that you've made the request of them and to coordinate to make sure the Certificate of Insurance sent to us in advance of your event.

For the contracted Vendors, what does their business liability insurance cover?

Any business that works with brides, grooms, wedding venues, or private events needs insurance as a vendor, especially liability insurance. In most cases, the venue or location will require proof of liability coverage to be allowed on site. This is something to consider when choosing your caterer or alcohol service provider.

Your vendor's business liability insurance policy can help cover claims like:

- **Medical costs** for their customers injured by your business
- **Property damage**, like if an employee breaks a client's (or venue's) window while working at the venue



To obtain your Event Insurance Quote, scan or click here.

2Gather
Elegant Event Venue

What are the catering requirements?

Includes Drop Off, Full Service, Food Truck and Client Provided

Caterers must be licensed and insured.

Caterers must comply with all Michigan laws and requirements related to catering and food service.

Caterers must provide their current Liability Policy with 2 Gather More AH LLC listed as additional insured thirty days prior to event. No access to perform service will be allowed without Liability Policy in place.

Liability Policy Requirements: Minimum Limits of \$1,000,000 Per Occurrence / \$2,000,000 General Aggregate

All Caterers must be vetted and approved by the General Manager or Owner(s) a minimum of 120 days in advance of the scheduled event. Vetted Caterers will be recorded on the 2Gather Approved List of Vendors. If a selected Caterer is not on the Approved Vendor List, a \$250 outside vendor fee will be charged to the Client to cover the administrative costs of vetting the Catering Company for being added to the 2Gather Approved Vendor List. A current list of approved vendors is provided to clients.

2Gather reserves the right to refuse access to the premises by any Permitted Invitee or Vendor.

Catering Day of And Event Staffing Requirements

Requires compliance with all Federal and State required sanitation and carefulness, including all sanitation and proper handwashing.

Caterer & Service Staff must arrive at minimum one hour prior to scheduled guest arrival.

All caterers must bring in their own food service carts. 2Gather does not have carts for any rental items or food movement.

If alcohol is being served during cocktail hour, appetizers must be provided.

All events require adequate event staff to assist in cleaning, clearing, bussing and servicing the event.

Recommended minimum of 1 event staff per 30 -50 guests during dinner service.

At least 1 event staff is required to stay for the duration of the event and leave no earlier than one hour before your contracted event time.

China, Silver, Glassware or Disposables (including but not limited to plates, cutlery, napkins, cups) for the contracted number of guests is required.

Delivery and pickup of all China, Silver, Glassware must be same day. If earlier drop off or late pick up after contracted event hours is requested, an additional fee may apply.

Caterers must provide all necessary serving Utensils, Chafing Dishes, Sterno and Display Trays required to display all hot and cold food items.

The Client is responsible for coordinating cake cutting responsibilities with the caterer or designated party.

If a buffet is being served, the Client is responsible for designating either Caterer, DJ or Day of Coordinator to call tables to the buffet. The 2Gather provides a catering prep kitchen that features sinks, refrigerators, prep counter space and ice machine. The catering prep kitchen is not equipped with a stove or oven or heating elements. The catering prep kitchen is not equipped with dishwashers or post-use dishwashing ability.

2GATHER reserves the right to fully inspect the building including the prep kitchen and any food service areas for damage prior to the next event rental, and to check for any/all missing items or damages incurred during the duration of the event. Any missing or damaged items will be the financial responsibility of the caterer.

What are the alcohol service requirements?

Professional Alcohol Service Provider must be hired for all events with bar serving alcohol at all 2Gather Functions.

Alcohol Service Provider must be licensed and insured.

Alcohol Service Provider must comply with all Michigan laws and requirements related to alcohol service.

Alcohol Service Provider must ensure that all employee Bartenders serving on premises are current TIPS Certified or ServSafe.

Alcohol Service Provider must provide current Liability Policy with 2 Gather More AH LLC listed as additional insured thirty days prior to event. No access to service will be allowed without Liability Policy. Liability Policy Requirements: Minimum Limits of \$1,000,000 Per Occurrence / \$2,000,000 General Aggregate

All Alcohol Service Providers must be vetted and approved by the General Manager or Owner(s) a minimum of 120 days in advance of the scheduled event. Vetted Bar Services will be recorded on the 2Gather Approved Vendor List. If a selected Alcohol Service Provider is not on the Approved Vendor List, a \$250 outside vendor fee will be charged to the Client to cover the administrative costs of vetting the Alcohol Service Provider to be added to the 2Gather Approved Lists of Vendors. A current list of approved vendors is provided to clients.

What are the alcohol service requirements?

Minimum 1 bartender per 50-75 guests during full duration of event including bar back to assist in cleaning, clearing, bussing and servicing the event. Must comply with all Federal and State required sanitation and carefulness, including all sanitation and proper handwashing.

No self-service by customers. All service must be placed behind the bar for bartender to service.

Alcohol Service Provider must arrive at minimum one hour prior to scheduled guest arrival.

If alcohol is being served during cocktail hour, appetizers must be provided.

No shots in any form may be served. Overpouring of drinks is strictly not allowed. All drinks containing liquor require a mixer. No drinking games allowed (i.e Beer Pong or Flip Cup) . No serving during songs that increase drinking rates (i.e., Thunderstruck).

Bartenders are not permitted to consume alcoholic beverages while on site. Bartenders are not permitted to serve other working vendors during event hours.

No dumping excessive amounts of ice or liquid in trash bags. Straining stations are recommended. No dumping of food, garnishes or stir straws down the sink. Straining stations are recommended.

Must check out with client at end of the evening to hand off remaining alcohol. Must check out with 2Gather Closing Manager and Client or Client Day of Coordinator prior to leaving

2Gather provides a catering prep kitchen that features sinks, refrigerators, prep counter space and ice machine. The catering prep kitchen is not equipped with a stove or oven or heating elements. Prep Kitchen is shared with Caterer. Must wipe down granite bar tops before departure.

It is recommended for groups of 200 or more, additional ice be provided by bar service. Glassware OR Disposables for the contracted number of guests are required (by client or bar service) The bar area is not equipped with a kegerator. Any client requesting kegs must gain preapproval from General Manager in writing. Bottled or Can Beer recommended

All alcohol service trash must be removed from behind bar(s) including trash can liners, cardboard and other debris to the commercial dumpster on site. All cardboard boxes must be broken down before disposal. Recycling is not available on site. Trash Cans, Liners & General Cleaning Supplies Provided. Clean Up duties posted in 2Gather Kitchen must be followed.