

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, everything and everyone in their places. Unfortunately, accidents and unforeseen events happen. No bride or groom wants to think about wedding-day disasters, but in the event that 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 normal for the venue to require a proof of insurance from those vendors. This is so that the venue and the vendor is covered in the event that damage is caused to either the property or an individual.

It is not your responsibility to secure insurance for your vendors. The venue and vendors should coordinate the arrangements and get together the proper paperwork. In the rare case that this doesn't happen, ask your vendors to get in touch with their insurance agents and request copies of the appropriate documentation. You will, however, need to ask and make sure your vendor candidates have the proper licensing and insurance.

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 wants to know that the vendor is properly covered and able to replace anything that's damaged. The venue does not want to be responsible for accidents that happen on their premises.

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 or reception.

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 how much your insurance covers.

Event Insurance is required by 2 Gather More AH LLC for your event (as it is a requirement of our own insurance company that we obtain it). Your agreement with II Gather requires this temporary Liability Insurance in your name with II Gather 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.

Our agent, Hartland Insurance Group, Inc., offers this Special Event Liability Insurance at very reasonable prices, and we can provide you with a link to request a quote for coverage of 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 wedding insurance. 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 are not covered by your policy.

Per your agreement with II Gather, your catering company and alcohol service provider must provide their own liability insurance policies before being allowed to serve at II Gather. We will contact them a couple of months before your event to make the request and give them the specific details and arrange for them to have the Certificate of Insurance sent to us in advance of your event.

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

Any business that works with brides, grooms, wedding venues, wedding parties, or the ceremony 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