# **Event Package Insurance**



### What is it?

A single policy that protects you and your business against the risks you face whilst running one or more events.

## Who needs it?

If you organise an event, you need to arrange the appropriate insurance so you don't lose money if the event is cancelled or abandoned, or if something happens during the event itself.

#### What does it cover?

Your policy can be purchased against one event, lasting up to 10 days, or as an annual policy protecting a series of events.

The types of risks faced during events differ depending on the event. We will look at your particular event and the potential risks and identify the best policy. Typical events we have worked with include exhibitions, parties, weddings, charity events, conferences and sporting fixtures.

Because your package policy will be tailored to you, the cover is variable, but could typically include:

- Event cancellation protecting revenue and projected profit, or expenses only where more relevant
- Event equipment covering accidental damage, loss or theft of your own or hired equipment
- Adverse weather cover for events or outdoor activities or in temporary structures such as marquees
- Property cover e.g. furniture and equipment owned, borrowed or rented being taken to, from or whilst at the event
- Terrorism cover
- Non-appearance of key featured persons
- Public liability if a member of the public is injured or their property damaged
- Employers' liability if a member of staff is injured
- Venue owners or operators' indemnity
- Liability for damage to venues

# What does having Event Package Insurance mean to you?

You want your event to run like clockwork, but you know that if things can go wrong, they will. Your insurance means that you can get on with running the show, whilst your insurance provides the backup you need.

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