

Frequently Asked Questions Special Event Liability Insurance

1.	WHAT IS SPECIAL EVENT LIABILITY INSURANCE?	Special event liability insurance (also referred to as commercial general liability or CGL) is designed to provide broad protection for situations in which the state must defend itself against lawsuits or pay damages for bodily injury or property damage to third parties. Host liquor liability is included if there is no transfer of money for alcohol. This policy also gives protection to the venue and or sponsors of the event by adding them to the policy as an additional insured. This type of policy covers situations such as a slip and fall or accidental property damage to the venue.												
2.	DOES THE SELF-INSURANCE LIABILITY PROGRAM (SILP) COVER SPECIAL EVENTS?	Yes and no. SILP will defend the state against lawsuits or pay for damages for bodily injury or property damage to third parties. However, SILP does not protect the venue against such situations. It is recommended that you or your agency's or college's attorney read the lease agreement entirely to determine the type of insurance needed.												
3.	WHAT IS A HOLD HARMLESS (OR INDEMNITY) CLAUSE?	A provision in an agreement in which one or both parties agree not to hold the other party responsible for any loss, damage, or legal liability. Unless the lease agreement states the lessor will hold you harmless (or indemnify) regardless of fault, you will need special event insurance.												
4.	WHAT POLICY LIMITS ARE AVAILABLE FOR SPECIAL EVENT LIABILITY INSURANCE?	<p>The standard coverage includes:</p> <table data-bbox="776 1402 1414 1625"> <tr> <td>General Liability Aggregate:</td> <td>\$2M</td> </tr> <tr> <td>GL Products/Completed Operations:</td> <td>\$1M</td> </tr> <tr> <td>GL Personal/Advertising Injury:</td> <td>\$1M</td> </tr> <tr> <td>Each Occurrence:</td> <td>\$1M</td> </tr> <tr> <td>Damages to Premises Rented to You:</td> <td>\$300K</td> </tr> <tr> <td>Medical Expenses</td> <td>\$5K</td> </tr> </table> <p>Additional limits of coverage can be provided up to \$10M per occurrence/\$10M General Liability Aggregate.</p> <p>Each policy includes Host Liquor Liability coverage.</p>	General Liability Aggregate:	\$2M	GL Products/Completed Operations:	\$1M	GL Personal/Advertising Injury:	\$1M	Each Occurrence:	\$1M	Damages to Premises Rented to You:	\$300K	Medical Expenses	\$5K
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		<i>Note: Additional coverage's such as liquor liability, rented equipment coverage, and non-owned hired auto coverage can be added to the base policy for an additional charge.</i>
5.	WHAT IS HOST LIQUOR LIABILITY COVERAGE?	Host liquor liability will protect the named insured for any alcohol-related accidents <i>if you are not serving liquor by the drink and you are not in the business of making, distributing, or selling liquor.</i> If you are selling liquor by the drink, you will need to purchase an additional liquor liability policy to protect your event.
6.	DOES SPECIAL EVENT LIABILITY INSURANCE COVER THE SET UP AND TEAR DOWN OF THE EVENT?	The special event liability policy provides coverage for the day(s) of the event as well as the 24 hours prior to the event and 24 hours after the event for set up and tear down.
7.	WHO DO I CONTACT IF I HAVE OTHER QUESTIONS?	Contact Kim Haggard at (360) 407-8139 at the DES Office of Risk Management.