

In The Public Eye

Insurance and Risk Management News for Public Agencies



When Others Use Your Facilities, You Need the Protection of Special Event Insurance

Alliant Insurance Services, Inc.

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Many public entities host special events or allow other organizations to hold events on their property. While these events can generate revenue and positive publicity for an entity, they also pose substantial risk, ranging from major injuries to event participants to fatalities.

Generally, special events are one time, or infrequent, occurrences of limited duration that provide the general public or special interest groups with leisure and social opportunities beyond everyday experiences. Even if the public entity does not organize the event, it still may have some responsibility if the activity is held on its premises, or if it provides any services.

Common special events include weddings, meetings, parties, parades, fairs, banquets, art festivals, block parties, marathons, bicycle tours, and spectator sports such as soccer or baseball games.

Recently a local university recently permitted a neighborhood church choir to perform in one of its campus auditoriums. While getting ready to perform, one of the choir members fell off the platform and sustained serious injuries that will prevent the individual from ever returning to a well-paying job. Fortunately, special events coverage was in place, and the case was settled within the \$1 million limit.

In fact, a Tenant/User Liability Insurance Program (TULIP), or special events program, can be a critical management tool for an entity's risk management department.

Alliant provides special events liability insurance to more public entities than any other broker and created the Special Events Program specifically to meet the needs of public entity clients that require event holders to secure their own insurance. The program consists of three primary elements:

1. TULIP – This covers events held or sponsored by companies, organizations, or individuals that have been permitted to use a public entity's premises.
2. Nominee event program – This covers events that are held or sponsored by the public entity, or by any of its departments or divisions. Coverage can be expanded to cover co-sponsors if desired.
3. Instructor/recreation program – This covers events that are instructional to its participants.

The Special Events Program is designed to be both easy to administer and affordable, with pricing starting at \$83.32 per event and coverage starting at \$2 million.

Program Highlights:

- Easy to use – available online
- Lessees, instructors, or event holders as named insured
- “Primary/non-contributory” wording in regard to the public entity
- Volunteer employees are insureds
- Entity or venue owner as additional insured
- Premises and products/completed operations liability
- Personal and advertising injury
- Fire damage and medical payments
- No deductible
- Liquor liability with the payment of an additional premium
- Vendors, exhibitors, and concessionaires included with payment of additional premium

Our goal is to help public entities ensure safe and well-planned events through special event liability insurance coverage that minimizes risk. Contact your Alliant broker or representative for more information.

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