



Special Events rate structure & coverage options

Coverage is not available for events having the following activities: rides, mechanical amusement devices, inflatable recreational devices, dunk tanks, bungee operations/equipment, petting zoos, live animals, water sports, fireworks, pyrotechnics or flammable sky lanterns.

Coverage levels

	Core coverage premium	Cancellation/postponement	Additional expense	Event photographs/videos	Event gifts	Special attire	Special jewelry	Lost deposits
Level 1	\$160	\$7,500	\$1,500	\$1,500	\$1,000	\$1,500	\$1,000	\$1,000
Level 2	\$210	\$15,000	\$3,000	\$2,000	\$1,500	\$2,000	\$1,500	\$1,500
Level 3	\$255	\$25,000	\$5,000	\$2,500	\$2,000	\$2,500	\$2,000	\$2,000
Level 4	\$300	\$35,000	\$7,000	\$3,000	\$2,500	\$3,000	\$2,500	\$2,500
Level 5	\$355	\$50,000	\$10,000	\$3,500	\$3,000	\$3,500	\$3,000	\$3,000
Level 6	\$500	\$75,000	\$15,000	\$4,500	\$4,000	\$4,500	\$4,000	\$4,000
Level 7	\$615	\$100,000	\$20,000	\$6,000	\$5,500	\$6,000	\$5,500	\$5,500
Level 8	\$735	\$125,000	\$25,000	\$7,500	\$7,000	\$7,500	\$7,000	\$7,000
Level 9	\$870	\$150,000	\$30,000	\$9,000	\$8,500	\$9,000	\$8,500	\$8,500
Level 10	\$1,025	\$175,000	\$35,000	\$10,500	\$10,000	\$10,500	\$10,000	\$10,000

Premiums

	Core coverage premium	Optional \$1M Liability with \$25K property damage	Optional \$1M Liability with \$250K property damage	Optional \$1M Liability with \$1M property damage	Optional \$1M/\$2M Aggregate Liability with \$25K property damage	Optional \$1M/\$2M Aggregate Liability with \$250K property damage	Optional \$1M/\$2M Aggregate Liability with \$1M property damage
		+\$165	+\$180	+\$200	+\$200	\$215	\$235
Level 1	\$160	\$325	\$340	\$360	\$360	\$375	\$395
Level 2	\$210	\$375	\$390	\$410	\$410	\$425	\$445
Level 3	\$255	\$420	\$435	\$455	\$455	\$470	\$490
Level 4	\$300	\$465	\$480	\$500	\$500	\$515	\$535
Level 5	\$355	\$520	\$535	\$555	\$555	\$570	\$590
Level 6	\$500	\$665	\$680	\$700	\$700	\$715	\$735
Level 7	\$615	\$780	\$795	\$815	\$815	\$830	\$850
Level 8	\$735	\$900	\$915	\$935	\$935	\$950	\$970
Level 9	\$870	\$1,035	\$1,050	\$1,070	\$1,070	\$1,085	\$1,105
Level 10	\$1,025	\$1,190	\$1,205	\$1,225	\$1,225	\$1,240	\$1,260

Liquor liability coverage

(To add liquor liability coverage, select the rate that corresponds to the number of guests attending the event and add it to the total premium.)

Number of guests	1-50	51-100	101-150	151-200	201-250	251-300	301-350	351-400
Rate	\$50	\$50	\$50	\$65	\$80	\$95	\$110	\$125

Optional \$1M/\$2M Aggregate Liquor Liability								
Number of guests	1-50	51-100	101-150	151-200	201-250	251-300	301-350	351-400
Rate	\$65	\$65	\$65	\$80	\$95	\$110	\$125	\$140

*Note: Liability coverage is optional



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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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