

EVENT DIRECTORS INSURANCE PROGRAM OVERVIEW

2024 – 2025



PROGRAM OVERVIEW

The Event Directors Insurance Program has been designed to provide Event Directors with valuable insurance coverage for **day-to-day business operations, including advance planning activities for events**.

Program Eligibility*

Event Directors (both individuals and businesses) based and operating in the U.S.A. that plan, organize, coordinate and/or arrange public or private events.

**Event Directors with Louisiana operations and exposures are not eligible for this program.*

Lines of Coverage

The program provides affordable, easy to obtain insurance for the following lines of coverage:

- **General Liability** (for liability arising out of your office premises liability and day-to-day business operations).
- **Auto Liability and Physical Damage** (for claims arising out of your use of covered autos in the course of your day-to-day business operations and events)
- **Excess Liability** (to provide optional limits of coverage in excess of and on a following form basis to the primary Commercial General Liability and Automobile Liability policy limits)
- **Inland Marine Property** (replacement cost coverage for theft, loss or damage to your business personal property and miscellaneous equipment, including rental equipment and property of others under your care, custody, and control).

**General Liability coverage must be purchased to have access to other lines of coverage available through this program.*

Who is an Insured? (General Liability)

Event Directors, their employees, volunteers and Hired Event Workers. Hired Event Workers include persons or organizations (other than your employees, volunteer workers, or another Event Director) hired by you to provide services in connection with your operations who act at the sole direction and control of and within the scope of duties determined by you for your events.

Who is an Insured? (Auto Liability)

Event Directors, their employees, volunteers or any other permissive user while using a covered auto with permission from the enrolled Event Director.

Underwriting Company/Carrier

Philadelphia Insurance Companies
A.M. Best Financial Rating: A++ (Superior)
Financial Size Category: XV (\$2 Billion or greater)

Program Premium/Rates*

Program rates for each line of coverage are outlined in the enrollment/application form. Certain coverages (i.e. such as Auto coverage for owned/leased autos) are subject to individual pricing and underwriting approval. All policy premiums are due in full upon binding of coverage and are fully earned and non-refundable in the event of cancellation.

**Applicable state taxes and fees and surplus lines taxes and fees apply in addition to the premiums referenced in this overview.*

Note: If your coverage needs fall outside of the standard Event Directors Program coverage parameters, your coverage will be subject to individual underwriting and pricing.

How to Apply for Coverage

Submit the required enrolment/application form to EPIC Entertainment & Sports via email or facsimile:

Email: sports@epicbrokers.com
Facsimile: 678-324-3303

Certificates of Insurance

Certificates of Insurance (i.e. proof of insurance for third parties) can be requested as part of the enrollment/application process.

Please complete and submit the Certificate of Insurance Request Form attached to the enrollment/application form to request a certificate.

Certificates can be issued as either "Evidence Only" or to extend "Additional Insured" status to a third party. Certificates will only be issued once coverage has been bound and payment received.

Note: This brochure is for illustrative purposes only, and is not a contract of insurance. This summary in no way affects or alters the scope of coverage provided under the program. Please refer to actual insurance policies for complete terms and conditions of coverage. Specimen policies are available upon request.

EPIC Entertainment & Sports

5909 Peachtree Dunwoody Road, Suite 800
Atlanta, Georgia 30328
678.324.3300 (Telephone)
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GENERAL LIABILITY

General Liability coverage is contemplated for your day-to-day business operations, including office premises liability and advance planning activities (for sanctioned and non-sanctioned events). Coverage also applies while you are servicing as an independent contractor in a limited capacity for another Event Director during an event. For example, you are hired to perform timing services at an event being operated and managed by another party.

This program does NOT contemplate event General Liability coverage (for the immediate set up, conduct and tear down for an event) when you are the party primarily responsible for the operation and management of the event. Separate event General Liability coverage needs to be secured for this situation, either through sanctioning the event through a National Governing Body/Amateur Sports Association or through the placement of separate event General Liability coverage.

The General Liability coverage includes:

- Third party Bodily Injury and Property Damage Liability
- Personal & Advertising Injury Liability
- Products-Completed Operations Liability (*related to food, beverage and souvenirs*)
- Premises Liability (*for office premises and events*)*
- Spectator Liability (*for spectators at events*)*
- Participant Legal Liability (*for athletic participants, subject to Waiver & Release System, Participant Accident and Concussion Awareness coverage requirements*)*
- Host Liquor Liability (*for complimentary service of alcohol*)
- TRIA/Terrorism (*except Nuclear, Biological, Chemical or Radiological*)
- Additional Insureds (*where required by written contract*)
- Waiver of Subrogation (*where required by written contract*)
- Primary & Non-contributory (*where required by written contract*)
- Coverage Territory – Worldwide

*For situations where event liability coverage applies.

General Liability Policy Limits

Each Occurrence Limit*	\$1,000,000
General Aggregate Limit (per event director)**	\$2,000,000
Products-Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Damage to Premises Rented to You (21 days or less)	\$1,000,000
Medical Expense Limit (any one person)***	\$5,000
Deductible	None

*Higher limits are available by purchasing optional Excess Liability coverage.

***Medical Expense coverage is excluded for athletic or sports participants.

General Liability Rates:

The General Liability premium will be based upon your Estimated Gross Receipts. The premiums vary by revenue band as shown on the Program Enrollment/Application form. If your Estimated Receipts exceed \$2,000,000, standard program rates won't apply and coverage will be subject to underwriting review.

AUTO LIABILITY & PHYSICAL DAMAGE

Auto Liability coverage provides protection against liability claims arising out of the ownership, maintenance or use of any Covered Autos in the course of day-to-day business operations and in connection with events

Auto Physical Damage coverage pays to repair or replace a Covered Auto if it is stolen or damaged in an accident or other loss. Coverage applies with respect to Comprehensive (everything except collision losses) and Collision (collision with another object/vehicle or overturn of a Covered auto) losses for a Covered Auto in the course of day-to-day business operations and in connection with events.

The Auto insurance coverage includes:

- Primary coverage for all Covered Autos.
- Auto Liability coverage for Hired & Non-owned Autos and Auto Physical Damage coverage for Hired Autos is **automatically included** under the program.
- Auto Liability & Physical Damage coverage on Owned or Leased autos (autos leased for more than 90 days) is **optional** and **subject to individual pricing and underwriting approval**.
- Auto Physical Damage-Comprehensive & Collision (*for Symbols 7 and 8*)
- Who is an Insured includes Event Director, its employees, volunteers and any permissive users.
- Additional Insureds (*where required by written contract*)
- Coverage Territory – anywhere within the United States, its territories and possessions, Canada or Puerto Rico.

Covered Auto Symbols and Definitions:

- *Symbol 7 (Specifically Scheduled Autos): owned or leased autos.*
- *Symbol 8 (Hired Autos): autos that are rented or borrowed on a short-term basis for 90 days or less.*
- *Symbol 9 (Non-owned Autos): such as an auto owned by an employee.*

Auto Policy Limits

Auto Liability (Symbols 7, 8, 9)*	\$1,000,000
Auto Physical Damage (Symbols 7 and 8)**	See below
Deductible (Auto Physical Damage claims)	
Comprehensive***	\$1,000
Collision	\$1,000

*Auto Liability coverage is subject to a Combined Single Limit Each Accident for Bodily Injury and Property Damage.

**Auto Physical Damage coverage is subject to Actual Cash Value or Cost of Repair, whichever is less, minus the applicable deductible.

***Auto Physical Damage deductible for Comprehensive losses related to Hired Autos (Symbol 8) is only \$100 (rather than \$1,000).



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EXCESS LIABILITY (Optional)

The program includes the option to elect Excess liability coverage with limits up to \$3,000,000 available.

If elected, coverage will apply excess of and on a following form basis to the primary General Liability and Auto Liability coverage afforded through this program.

The following limits and premium rates will apply:

\$1,000,000 Limit.....	\$1,440 Premium
\$2,000,000 Limit.....	\$2,495 Premium
\$3,000,000 Limit.....	\$3,230 Premium

INLAND MARINE PROPERTY (Optional)

The Inland Marine Property coverage provides Replacement Cost coverage* for accidental, direct physical loss or damage to the Event Director's owned or leased equipment within the Coverage Territory regardless of location, including property that is in transit, at an office, in storage or at an event site.

**Replacement Cost is the replacement cost value of covered Property at the time of the loss without any deduction for depreciation. The Replacement Cost coverage is limited to the cost of repair or replacement with similar property and used for the same purpose.*

Covered Property

The Inland Marine Property coverage includes:

- o Replacement cost coverage for risks of direct physical loss or damage to your Covered Property
- o Covered Property includes Business Personal Property and equipment (i.e. owned equipment) and Property of Others in your care, custody and control (such as rental equipment).
- o Coverage Territory – anywhere within the United States, its territories and possessions, Canada or Puerto Rico.

Excluded Property

- o Buildings, Land or Water
- o Leasehold Improvements
- o Business Income/Business Interruption/Loss of Use
- o Extra Expense
- o Aircraft/Watercraft/Vehicles
- o Fine Arts
- o Money and Securities

Inland Marine Property Policy Limits

Business Personal Property (owned)*	Included
Miscellaneous Equipment (owned)*	Included
Property of Others in your care, custody and control**	Included
Maximum Value (any one item)***	\$10,000
Deductible (per loss in any one occurrence)	\$1,000

**The Inland Marine policy limits will be based upon the estimated Replacement Cost Value of Covered Property reported by each Event Director.*

***Property of Others in your care, custody and control includes rental equipment and borrowed equipment.*

****Any specific items with a replacement cost value more than \$10,000 must be reported and scheduled on the policy.*

Inland Marine Property Premium/Rates

The Inland Marine Property premium is derived from the replacement cost value of the Covered Property reported by each Event Director.

Valuation Requirements

You must insure all Covered Property for its full Replacement Cost to avoid a co-insurance penalty at the time of loss.



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FREQUENTLY ASKED QUESTIONS (FAQ's)

1. What coverage is available through this program?

The Event Directors Insurance Program provides Event Directors with the opportunity to purchase General Liability, Auto Liability & Physical Damage, Excess Liability and Inland Marine Property insurance coverage. Some coverages are optional and subject to individual underwriting and rates.

2. Why do I need to participate in this program?

This program provides affordable and easy to obtain insurance that most Event Directors need to cover their day-to-day business operations, and to provide coverage for event related exposures that may fall outside of the coverage provided as part of sanctioning through a National Governing Body or amateur sports association.

3. How do I apply for coverage through the program?

You must complete and submit the required application form to EPIC Entertainment & Sport via email or facsimile. EPIC Entertainment & Sport will then review the application form with the insurance carrier for final review and approval. If the requested coverage falls outside the standard program terms, a quote will be provided for your consideration.

4. When will my insurance go into effect?

Once coverage has been approved by the carrier and the appropriate premium payment has been made, a certificate of insurance will be issued confirming your enrollment into the program. The certificate of insurance will indicate the effective date of your coverage. Please allow adequate time for us to process your enrollment form and issue the enrollment certificate and any other requested third-party certificates.

5. If I cancel my coverage before the expiration date, will I receive a refund?

No, the premiums are fully earned at inception of coverage.

6. Does the program cover legal fees?

Yes. With respect to covered General Liability and Auto Liability claims, the insurance company will pay for the cost of defending a lawsuit brought against the Named Insureds seeking damages as a result of covered operations and activities, subject to the terms, limits and conditions of the policy. Defense coverage is provided in addition to the limits of liability under the policy.

7. How do I report changes in my exposures (i.e. new events, owned or leased vehicle changes, newly acquired property, etc.)?

Please contact EPIC Entertainment & Sports to report any material changes in exposure.

8. With respect to the standard General Liability program rating, how is "Gross Receipts" defined?

Gross Receipts are a measure of your overall gross revenues/sales before expenses. You should report your estimated Gross Receipts for the period of coverage.

9. How do I request a Certificate of Insurance?

Please complete and submit the Certificate of Insurance Request form attached to the enrollment/application form to request certificates.

10. Can a third party be added as an "Additional Insured" to the General Liability policy under this program?

Yes. Third parties may be included as an "Additional Insured" where required by written agreement. By providing a third party with additional insured status, they are entitled to defense and indemnity under your policy (if policy limits have not been exhausted), but only to the extent that the claim arises out of your negligence.

11. Will the General Liability coverage through this program cover me for the operation and management of an event?

This program will provide coverage for the advance planning activities related to an event, but it does NOT contemplate event General Liability coverage (for the immediate set up, conduct and tear down for an event) when you are the party primarily responsible for the operation and management of the overall event. When you are the party responsible for the overall event, you should secure separate event General Liability coverage through either sanctioning the event through a National Governing Body/Amateur Sports Association or through the placement of separate event General Liability policy.

12. If I am NOT responsible for the operation and management of an overall event, but am providing support as an independent contractor at an event to provide certain services (such as timing, volunteer coordination, etc.), will I be covered under this program for General Liability claims?

Yes. If you are serving in a limited capacity to perform specific services for another Event Director (who is responsible for the overall operation and management of the event), then coverage will apply.

13. Does this insurance program provide Auto coverage during events?

Yes, coverage applies to the use and operation of Covered Autos during events (including sanctioned and non-sanctioned events).

14. Does this insurance program provide Inland Marine Property coverage for my equipment and rental equipment during events (including sanctioned and non-sanctioned events)?

Yes, if Inland Marine Property coverage has been elected, coverage for your Covered Property will apply up to the applicable limits during the events.

15. What should I do if I have a loss?

You must promptly notify the carrier of the loss. You may report the loss to Philadelphia Insurance Companies online claims center (<https://www.phly.com/Claims/default.aspx>), by phone (800-765-9749), or by e-mail (Claimsreport@phly.com).



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