

**Guide and Sample are for Informative Purposes ONLY  
Contact Your Insurance Agent for Details**

## **General Liability Insurance**

**If you're looking for standard Event Insurance, General Liability is what you need. General Liability includes third party Property Damage and Bodily Injury coverage and will satisfy the insurance requirements of most event venues. If you're getting married and you're worried Cousin Bertha might break an ankle at the reception with her dance moves or your Uncle Fred is known for staining the carpet when he starts a food fight – this is the coverage for you.**

### **Each Occurrence**

The "main" limit on the policy. This is the limit per claim/damage regardless of the number of injured parties. Includes injuries to bodies, property & settlements. Defense costs are paid outside of this limit

### **Medical Payments**

A "no fault" coverage. This is not designed to be the source of a severe injury claim, just simple medical expense claims that can be settled/solved for little with minimal investigation.

### **Personal & Advertising Injury**

Coverage for the claim of damages against character, reputation, libel, slander and advertising.

### **General Aggregate**

The total limit of all separate claims.

### **Products/Completed Operations Aggregate**

Coverage limit for products related claims; food, products sold, etc.

### **Deductible**

The amount the policy holder is responsible for in the event of a claims(s).

### **Additional Insured**

When your venue asks to be named or included on your policy, this is what they're talking about – you need to add them as an Additional Insured. This provides protection for an entity (like your venue or ownership group of your venue) other than yourself in the event of a claim.

An additional insured is an entity which has an insurable interest on claims arising out of your negligence as the named insured. Common additional insureds are the owner, landlord, manager or tenant of a venue. By providing an additional insured status, they are now entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments. The entity you indicate in Step #4 of the online application automatically becomes the first certificate holder and additional insured. If you need more, you can add an additional insured during the initial information process. Simply click the 'Add Another Name Field' button in Step #4. If you have already purchased your policy, you can add a certificate/additional insured by going to the 'Can't Find your Docs?' box and logging into your policy and following the instructions.

## Waiver of Subrogation

If your venue asks for a Waiver of Subrogation or Primary Wording, you'll need to purchase this endorsement. If they don't ask – you don't need it. But if you want the nitty gritty...this endorsement makes your policy the first and only policy to pay in the event of a covered claim, even if the venue may be partially liable. Waiving subrogation limits our carrier from recouping costs for claims paid on behalf of others.

A Waiver of Subrogation is an endorsement to your event policy that prevents our company from seeking compensation for paid claims from the venue's insurance policy. As such, you should purchase this only if the certificate holder requires it.

By signing a waiver of subrogation in a lease, the signer relinquishes his or her right (and that of his or her organization) to seek reimbursement from the landlord in the event that the landlord is legally responsible for an accident and the special event holder, or its insurer, pays the damages. Many times these waivers are included in standard commercial leases, and many landlords do not understand them. If you are faced with signing a lease or other contract containing a waiver of subrogation, you should request that it be stricken. If the landlord is unwilling to do this, suggest that it be amended to become a mutual waiver. In that case both parties waive their right of reimbursement, and agree that each will bear the cost of its own negligence.

## Hired & Non-Owned Auto

In case the rental company delivering your chairs drives through the flower beds at your venue, Hired & Non-Owned Auto would cover the damage. Hired & Non-Owned Auto provides coverage for Bodily Injury and Property Damage done by automobiles hired by you or operating on your behalf at your event. This is not personal or commercial automobile coverage for automobiles owned by you

Eligibility Questions

**Are there amusement devices, inflatables, rides or animals?**

No  Yes

**Are there water activities?**

No  Yes

Is there camping, sleeping overnight or events past 2am?

No  Yes

**Event Holder**

The policyholder or insured. The one required to provide the coverage. Venue/Additional Insureds will be added in next step.

Location - Additional Insured (Venue Info)

Where is your event taking place?

This address will be used to create your first additional insured. If you wish to add others, please do so below. (Additional insureds are included at no additional cost).

<b>ACORD®</b>		<b>CERTIFICATE OF LIABILITY INSURANCE</b>		DATE (MMDDYYYY)
PRODUCER		THIS CERTIFICATION IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.		
INSURED		INSURERS AFFORDING COVERAGE		NAIC #
		INSURER A:		
		INSURER B:		
		INSURER C:		
		INSURER D:		
		INSURER E:		
<b>COVERAGES</b>				
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.				
NR/AGG/LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MMDDYY)	POLICY EXPIRATION DATE (MMDDYY)
	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ <input type="checkbox"/> LOC			
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS			
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO			
	<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  DEDUCTIBLE \$ _____ RETENTION \$ _____			
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/EMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below.			
	OTHER			
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS				
CERTIFICATE HOLDER			CANCELLATION	
			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL _____ DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE	
ACORD 25 (2001/08)			© ACORD CORPORATION 1988	

**CONTACT INFORMATION**

First Name: **John**

Last Name: **Yang**

Physical Address: **4910 gemini**

City: **union city**

State: **CA**  
Zip: **94587**  
Telephone Number: **(510) 489-4440**  
Email Address: **cxccch@yahoo.com**

#### **EVENT INFORMATION**

What is Your Event: **Wedding Reception**  
Provide detailed description of Event: **Family Reunion**  
Estimated Number of People Attending the Event for All Dates: **100**  
Policy/Event Start Date(date(s) of coverage): **01/05/2015**

#### **VENUE / SITE INFORMATION**

Name of Venue: **John Yang**  
E-mail Address:  
Does the Venue Require Waiver of Subrogation: **No**  
Does the Venue Require Hired & Non Owned Auto: **N/A**

#### **UNDERWRITING INFORMATION**

Will Your Event Feature any of the Following: Rides, Mechanical Devices, Inflatables, Petting Zoos or Animals: **No**  
I understand there is no coverage for amusement devices, inflatables, rides or animals\*. This does not mean you cannot have them at your event, it means our policy will exclude coverage for amusement devices, inflatables, rides or animals. \* Classified animal event removes animal exclusion. **No**  
Will Your Event Feature any Water Activities: **No**  
Does Your Event Include Attendees Sleeping or Camping Overnight: **No**  
Does Your Event Require Host Liquor Liability Coverage: **Yes**

#### **NOTICE TO THE APPLICANT - PLEASE READ CAREFULLY**

No fact, circumstance or situation indicating the probability of a Claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or organization(s) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there is knowledge of any such fact, circumstance or situation, any Claim subsequently emanating there from shall be excluded from coverage under the proposed insurance. For the purpose of this application, the undersigned authorized agent of the person(s) and organization(s) proposed for this insurance declares that to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this application and in any attachments, are true and complete. Underwriting Managers or the Company is authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

If the information in this application and any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the underwriter, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

A. I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. Note: This application is signed by undersigned authorized agent of the Applicant(s) on behalf of the Applicant(s) and its owners, partners, directors, officers and employees. Name of Person Acknowledging Warranty: John Yang, 12/28/2014

B. I/We confirm that we understand that your Performers/Crew/Stunts, Auto Exposures, Animal Exposures and Assault & Battery are Excluded From This Policy.

C. I/We confirm that there will be no Mosh Pits or Fireworks/Pyrotechnics of any Kind.

D. I understand there is no coverage for amusement devices, inflatables, rides or animals (classified animal event removes animal exclusion). This does not mean you cannot have them at your event, it means our policy will exclude coverage for amusement devices, inflatables, rides or animals.

E. I/We understand that the event types under "EXCLUDED EVENT TYPES" are excluded from this policy.

**This is a Claims-made policy with a 24 Month Extended Reporting Period. You have 2 years from the policy expiration date to submit claims in writing to the insurance company.**

#### **EXCLUDED EVENT TYPES**

Aircraft Events, Animal Acts and Shows, Bicycle Rallies, Races, and Events, Block Parties/Street Closures/Street Fairs - Over 5,000 in Attendance, Boat Shows (on the open water), Bounce Houses, Bungee Jumping, Carnivals with Amusement Devices, Circuses, Concerts - Not otherwise classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska, Punk, or similar types of music Cycle Events, Evangelistic Events with Faith Healing or Similar Activities, Events with Armed Private Security, Events with Known Attendance Prior to the Events Greater than 5,000 People Exotic animal shows and Events, Film Production, Fireworks, Fraternity Events, Go Kart Races, Grad Night, Gun and

Knife Shows, Halloween - Haunted Houses/Attractions, Hang gliding/Sky Diving, Hay Rides (on public roads or when horse-drawn), Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, Inflatables, Instructional Classes - Driver Education, Flying or Health, Laser Tag, Luge, Mechanical Amusement Devices Including Mechanical Bulls, Mosh Pits, Motorized Sporting Events, New Years Party (open to Public/not by invite only) Night Club Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parades, Parasailing, Petting Zoos, Political Rallies, Professional Sports, Promoters, Pyrotechnics, Raves, Reality TV Shows, Record Signing's in Stores, Renaissance Fairs/Festivals, Re-Enactments, Rodeo and Roping Events - Professional, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Saddle Animals, Sidewalk Sales, Skateboarding, Ski Events, Sky Diving, Slam Dancing, Sorority Events, Swap Meets/Flea Markets, Swimming and Pool Facilities, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides

Event Cancellation

\$0.00

Premium: \$0.00

Stamping Fee: \$0.00

State Tax: \$0.00

Policy Fee: \$0.00

RPG Fee: \$0.00

General Liability

\$99.95

Premium: \$75.00

Stamping Fee: \$0.15

State Tax: \$2.25

Policy Fee: \$22.55

Risk Purchasing Group Membership Cost: \$0.00

Coverage Limits

Each Occurrence (Includes Bodily Injury and Property Damage) \$1,000,000

Personal & Advertising Injury \$1,000,000

Products / Completed Operations Aggregate INCLUDED

General Aggregate \$2,000,000

Medical Payments \$5,000

Deductible \$1,000

Liquor Liability

Host

Included

Waiver of Subrogation

Not Included

Additional Insured(s)

Included

Hired & Non-Owned Auto

Not Included

Certificates of Insurance

John Yang Certificate

Contempo HOA Certificate

Event Details

Where is Your Event:

Estimated Total Attendance:

*people*

Total days of coverage you need:

*days*

What Type of Event is This:

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[EventHelper](#)

1-530-477-6521

<b>www.TheEventHelper.com</b> 565 Brunswick East. Ste.11, Grass Valley, CA 95945 (530) 477-6521	<b>Policy Limits</b> Each Occurrence (Includes Bodily Injury and Property Damage) \$1,000,000 Personal & Advertising Injury \$1,000,000 Products / Completed Operations INCLUDED Aggregate General Aggregate \$2,000,000 Medical Payments \$5,000 Deductible \$1,000 Liquor Liability Host Included Waiver of Subrogation Not Included Additional Insured(s) Included Hired & Non-Owned Auto Not Included	<b>Event Details</b> Wedding Reception Attendance: 100 people Event Length: 1 day(s)
<b>Event Holder / Insured</b> John Yang 4910 gemini union city, CA 94587		<b>Cost Breakdown</b> Premium: \$ 75.00 Stamping Fee: \$ 0.15 Tax: \$ 2.25 Policy Fee: \$ 22.55 RPG Fee: \$ 0.00
<a href="#"><del>Click here to purchase your proposal.</del></a>		<b>TOTAL COST</b> <b>\$ 99.95</b>

**NOTICE TO THE APPLICANT**  
 No fact, circumstance or situation indicating the probability of a Claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or organization(s) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there is knowledge of any such fact, circumstance or situation, any Claim subsequently emanating there from shall be excluded from coverage under the proposed insurance.

For the purpose of this application, the undersigned authorized agent of the person(s) and organization(s) proposed for this insurance declares that to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this application and in any attachments, are true and complete. Underwriting Managers or the Company are authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

If the information in this application and any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the underwriter, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

This is a Claims-made policy with a 24 Month Extended Reporting Period. You have 2 years from the policy expiration date to submit claims in writing to the insurance company.

- TERMS AND CONDITIONS**
- A. I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. Note: This application is signed by undersigned authorized agent of the Applicant(s) on behalf of the Applicant(s) and its owners, partners, directors, officers and employees. Name of Person Acknowledging Warranty: John Yang, 12/28/2014
  - B. I/We confirm that we understand that your Performers/Crew/Stunts, Auto Exposures, Animal Exposures and Assault & Battery are Excluded From This Policy.
  - C. I/We confirm that there will be no Mosh Pits or Fireworks/Pyrotechnics of any Kind.
  - D. I/We understand this policy is designed to cover only the people attending the event in which you have purchased the policy for as pertaining to the policy conditions. This policy will not cover any athletic or sports participants, employees, volunteers, or individuals compensated by the insured.
  - E. I/We understand that the event types under "EXCLUDED EVENT TYPES" are excluded from this policy.

**EXCLUDED EVENT TYPES**  
 Aircraft Events, Animal Acts and Shows, Bicycle Rallies, Races, and Events, Block Parties/Street Closures/Street Fairs - Over 5,000 in Attendance, Boat Shows (on the water), Bounce Houses, Bungee Jumping, Carnivals with Amusement Devices, Circuses, Concerts - Not otherwise classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska, Punk, or similar types of music Cycle Events, Evangelistic Events with Faith Healing or Similar Activities, Events with Armed Private Security, Events with Known Attendance Prior to the Events Greater than 5,000 People Exotic animal shows and Events, Film Production, Fireworks, Fraternity Events, Go Kart Races, Grad Night, Gun and Knife Shows, Halloween - Haunted Houses/Attractions, Hang gliding/Sky Diving, Hay Rides (on public roads or when horse-drawn), Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, Inflatables, Instructional Classes - Driver Education, Flying or Health, Laser Tag, Luge, Mechanical Amusement Devices Including Mechanical Bulls, Mosh Pits, Motorized Sporting Events, New Years Party (open to Public/not by invite only) Night Club Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parades, Parasailing, Petting Zoos, Political Rallies, Professional Sports, Promoters, Pyrotechnics, Raves, Reality TV Shows, Record Signing's in Stores, Renaissance Fairs/Festivals, Re-Enactments, Rodeo and Roping Events - Professional, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Saddle Animals, Sidewalk Sales, Skateboarding, Ski Events, Sky Diving, Slam Dancing, Sorority Events, Swap Meets/Flea Markets, Swimming and Pool Facilities, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides

F. You are hereby notified that your policy will terminate effective no later than the date and time of its expiration. You have no right of automatic renewal and additional coverage will require application with no guarantee of approval or policy issuance.

Licensed Agent in all 50 states: Will Maddux

Purchase Proposal Link: [https://www.theeventhelper.com/purchase/index?ehq=719316&ehsa=open\\_proposal](https://www.theeventhelper.com/purchase/index?ehq=719316&ehsa=open_proposal)