

# Special Event

## INSURANCE COVERAGE

---



### What is Special Event Insurance?

A Special Event Insurance policy is a short-term General Liability insurance policy that will cover a specific event you are hosting. It will only cover the event that your chapter organizes and schedules on a specified date or dates.



### When might I need Special Event Insurance?

Special Event Insurance is often needed when functions “push” the boundaries or fall outside the scope of the organization’s Risk Management policy without creating a significant violation (e.g. a guest-to-member ratio exceeded). It may also be needed when the venue where the event will be held requires limits of liability that are greater than the chapter is provided through a national insurance program.

### Examples:

- Sponsored athletic events—including philanthropies (other than university-organized intramurals)—such as 5K runs, golf tournaments, basketball tournaments and powder puff/touch football games
- Any event where alcohol will be present
- When the attendance exceeds the guest to member ratio of the national organization’s policy
- Events held at a third-party venue
- Concerts and/or musical festivals
- Formals
- Parents’ Day
- Date Parties
- Mixers



### A Special Event Policy is not always an option:

The Inter/National organization should think like an underwriter in determining the need for special event insurance protection. Ultimately it is your Inter/National organization’s decision as to when your chapters require a Special Event Insurance Policy. This insurance policy does not eliminate the potential for a claim from impacting your organization; it only acts as primary protection. Your coverage could still come into play if the claim cost exceeds the limit of Special Event policy or it has an exclusion not found in your organization’s policy. These policies are inexpensive for a reason, as most have numerous exclusions that could result in no coverage for an incident. Provided below is a list of events we have found difficult to find an underwriting interest or insurance:

- Activities Featuring Inflatables
- Contact Sports
- Slip and Slides
- Water-Related Activities
- Color Runs/Glow Runs
- Boxing Tournaments/Fight Nights
- Mechanical Bulls



Please note that special event coverage is *not* an option for events held at the Fraternity/Sorority chapter facility (Ex: concert at the chapter house).



### What does it cost?

Depending on the details of the event, a Special Event Insurance Policy could cost anywhere from \$250 to \$1,000 or more. The chapter is responsible for the cost and it should be budgeted when planning the event. The information gathered on the special event application is required and needed by the underwriter to determine the insurability of the event and the appropriate premium.

### Obtaining Special Event Coverage for the following events can be cost-prohibitive:

- BYOB events
- Haunted Houses
- Bonfires
- Events that are not in compliance with the risk management policy of the organization



### What are the steps to securing to a Special Event Policy?

1. Please contact your Inter/National organization office at least 30 days in advance to get information on planning guidelines and obtaining special event coverage.
2. A **Special Event Application** must be completed as well as providing copies of any contracts and other information about the event.
  - ✓ It is recommended you do NOT sign contracts for the event until the event is reviewed for policy compliance by your Inter/National organization and you can secure the necessary insurance coverage.
  - ✓ All contracts should be listed in the chapter name.
3. Specific areas for event planning include: source of the alcohol, security, transportation, location and length of event.
4. To help plan the event, we recommend using the **Event Planning Guide** located on our website or mobile app. To download the app, simply go to the App Store and search for "**HM Event Planner**".



### Questions or Concerns?

Holmes Murphy Fraternal Practice can assist your office or your undergraduate chapter directly with placement of special event coverage. Contact Cynde Glantz, [cglantz@holmesmurphy.com](mailto:cglantz@holmesmurphy.com) or at 402-898-4191 to discuss your options.



*Holmes Murphy offers this educational information to provoke thought and discussion and it should not be viewed as a mandate or requirement. We view part of our role as an insurance and risk management professional to anticipate your needs and educate you in an effort to complement the organization's loss prevention and control efforts, not replace the decision-making autonomy of our client organizations. We hope you find this educational piece to be of value and stand ready to discuss it further with you or any of your constituents.*