

Event insurance Information Summary

What is event insurance?

Whether you've organised a one-off corporate function or a large-scale festival, you'll know just how stressful arranging an event can be. There are so many things out of your control, including weather, ticket sales and even the behaviour of your attendees.

That's why you should help protect yourself and your business with a tailored events insurance policy. With the right insurance, you can safeguard yourself if things don't go to plan – allowing you to run your event with confidence.

Events insurance is usually taken out by professionals in the hospitality or entertainment industry. However, if your business is holding an event, you should consider events insurance.

Events can include concerts, exhibitions, festivals, fundraisers, theatre productions, trade shows, dance parties or corporate functions.

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What can it cover?

Events insurance can protect you and your company from the various risks you're exposed to when conducting an event. Without insurance, such a claim could threaten your assets.

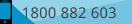
Depending on your policy, event insurance can cover:

Type of cover	Potential benefits
Event (public) liability	Liability if a third party issues a claim for personal injury or property damage.
Venue and equipment damage	Covers venue and equipment damage during the event.
Cancellation of the event due to weather	Covers losses arising as a result of an event being cancelled due to weather conditions.
Cancellation, abandonment or non-appearance	Cover for abandonment or non-appearance of a performer
Voluntary workers personal accident	Cover for defined out-of-pocket expenses if an accident results in the injury or death of a volunteer for the volunteers working at the event.

What usually isn't covered?

Exclusions, the excess you need to pay and limits of liability can vary greatly depending on your insurer. Policies generally won't include cover for:

- High risk activities
- Injury to participants in sports and content
- Improper set up



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