Event Liability Insurance

Saskatchewan Music Festival Association

Coverage considerations

BUILDING THE
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BROKERAGE

Event Liability Insurance

Current Program

Coverage	Limits	What it covers
Commercial General Liability	$2,000,000 or $5,000,000 dependant on the festival	Protects against 3rd party property and bodily injury.
Tenants' legal liability	$25,000 at any one premises	Protects the venues being used. Generally most contracts will commonly transfer certain liability obligations to festival organizer.
Forest Fire Fighting Expenses	$250,000 limit	Covers costs / expenses that regional fire fighters would charge if found negligent for creation of Forest Fire during event.
Non-Owned Automobile	$2,000,000 limit	Important for travel between festivals for staff that are driving vehicles NOT owned by the association

Event Liability Insurance

What it Covers and Recommendations

Coverage	Limits	What it covers
Commercial General liability	Recommend $5,000,000 per occurence	Protects against 3rd party property and bodily injury.
Tenants' legal liability	Recommend at minimum $1,000,000, but generally follow CGL limit	Protects the venues being used. Most contracts commonly transfer certain liability obligations to festival organizer.
Liquor Liability	Recommend following CGL limit	If alcohol is served at a festival and liquor liability is not added to policy, there can be an exposure as any incident involving liquor would not be covered
Event Cancellation Coverage	Dependant on revenue generated by each event	Protects festival's financial investment if an insured circumstance prevents an event from proceeding.

Other exposures worth discussing

Coverage should reflect how each festival operates

Area	Current position*	Recommended review
Property & equipment	No owned-property limit identified	Office contents and portable equipment
Crime & fraud	No crime coverage identified	Dishonesty, funds transfer and social engineering
Event cancellation	No cancellation coverage identified	Non-refundable expenses and revenue at risk
Liquor liability	Not purchased. No alcohol declared	Revisit before any reception or licensed event
Directors & Officers Liability	Not purchased	An organization has exposures associated with decisions made by its board that are not covered by the CGL

How to Get Coverage?

Email or Call

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