SPECIAL EVENTS PROGRAM

Protecting civic pride

You can learn a lot about a community through its events. From culture to education to athletics, events reveal the soul of a vibrant and healthy community and serve as a catalyst for civic pride. Liability exposures should never hinder a community's event calendar. We'll help you ensure they don't.

SPECIAL EVENTS PROGRAM

Alliant Insurance Services created the Special Events Program to provide comprehensive liability coverage to public entities for the myriad events held on their premises. Since many of these events are hosted by under-insured third parties in public assembly facilities, the program empowers the host institution to insure its own events, providing an additional layer of protection for the public entity and the event holder and/or organizer.

BROAD COVERAGE

The special events program was designed with the flexibility to cover a wide array of events, providing public entities with broad protection and peace of mind. Available coverages include:

- Tenant/User Liability Insurance Program (TULIP) – Provides coverage for events held or sponsored by companies, organizations, or individuals that have been permitted to use a public entity's meeting rooms or other facilities. Liability insurance protects the public entity and the user of the facilities. The public entity determines the premium for the event and provides a certificate of insurance to the user. Events are reported quarterly, and reports, copies of certificates, and a check for the premium for all events are held within the quarter are remitted to Alliant. We also offer an intuitive and convenient online system that will generate your certificate, place it on the quarterly report, and process credit card payments.
- Instructor/recreation class program – Provides coverage for events that are instructional to participants. Also covered are instructors who are not employed by the public entity but who provide instructional services for a fee. The events are reported quarterly to Alliant, premiums are determined, and certificates are provided to the instructor by the public entity. Participant coverage requires signed waivers and prior approval from the underwriter.
- Nominee event program – Coverage is offered for events held or sponsored by the public entity itself or by any of its departments or divisions. Coverage can be expanded to cover co-sponsors if desired. This is not a self-rated program and events must be approved by Alliant, which issues insurance certificates.

PROGRAM FEATURES

The advantages of Alliant's Special Events Program are twofold: first, public entities receive the power and autonomy to insure events that occur on their premises; and second, a robust profile of features provides great efficiency, security, and service. Key features include:

- Lessees, instructors, or event holders as named insured
- Primary/non-contributory wording as respects the public entity
- Volunteer employees as insureds
- Entity or venue owner as additional insured
- Premises and products/completed operations liability
- Personal and advertising injury
- Fire damage and medical payments
- A.M. Best's guide rating
- Optional coverage
  - Property damage
  - Liquor liability with payment or additional premium
  - Athletic participants included with underwriter's approval and signed waiver
  - Vendors, exhibitors, and concessionaries included with payment of additional premium

ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

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