American Insurance Specialists

AIS Special Event Program Summary

The **AIS Zurich Special Event Insurance Program** is designed to provide comprehensive, flexible short-term coverage for individuals and commercial entities hosting unique gatherings across the **United States and Canada.**

Below is an overview of the program's core layout, coverages, enhancements, and strict risk parameters based on the program guidelines.

Basic Coverage Outline

The policy is structured to handle short-term risks with high limits and customizable policy periods:

- **Term Length:** Available for short-term events lasting from single-day occasions up to **90 days**.
- **Eligible Events:** Covers over **400 types of events**, ranging from weddings, holiday parties, and galas to business meetings, festivals, and educational seminars.
- **Commercial General Liability (CGL):** The core policy covers third-party bodily injury and property damage claims occurring during the event footprint (setup, event hours, and teardown).
- **Third-Party Property Damage:** Often integrated or endorsed with limits scaled to the venue requirements (e.g., $1,000,000 limits).
- **Medical Payments:** Covers minor medical expenses for injured guests, regardless of fault.

Available Endorsements (Optional Enhancements)

Depending on the specific operations of the event, organizers can broaden protection through several common riders and scheduled extensions:

- **Liquor Liability:** Essential if the organizer is selling, distributing, or serving alcohol (rather than relying strictly on a third-party caterer).

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- **Additional Insureds:** Automatically or manually schedules landlords, municipalities, or corporate sponsors onto the CGL form to satisfy venue contracts.
- **Inland Marine (Equipment/Props/Sets):** Protects rented sound/lighting systems, rented staging, props, wardrobe, or specialized event machinery up to specified sublimit.
- **Waiver of Subrogation:** Prevents your Insurance Company from pursuing a negligent venue for loss recovery if required by contract.
- **Primary and Non-Contributory Wording:** Ensures the event's policy pays out first before any of the venue's own operational insurance is touched.

🚫 Limitations & Prohibited Exclusions

Because this program is optimized for standard public, corporate, and private social events, it carries **strict operational exclusions**. High-risk exposures are entirely carved out and require specialized surplus-line markets rather than this standard package:

- **Hazardous & High-Risk Operations:** Absolute exclusions on **stunts, pyrotechnics, fireworks, aircraft, and hazardous activities**.
- **Automotive Risks:** Excludes all **car races, precision driving exhibitions, and demolition derbies**.
- **Mechanical Risks:** No coverage for **mechanical amusement devices**, carnival rides, or inflatables like bounce houses managed directly by the insured.
- **Security & Law Enforcement:** Strict exclusion on **private armed security guards** (venues or insureds must source standalone coverage or utilize off-duty law enforcement).
- **Media & Entertainment Exclusions:** Distinct from specialized commercial media lines, it explicitly excludes **film productions** from the special event package.
- **Musical/Genre Restrictions:** Certain high-profile public concerts, such as **live rap, hip-hop, or heavy metal music events**, can be insured on a submit only basis and are subject to a number of mandatory risk management controls.
- **Inherent Property Carve-outs:** Standard forms typically exclude owned equipment, business income losses, and high-value objects like rented jewelry, fine art, or furs unless specifically scheduled and approved by an underwriter.

🎯 The Core Parameter: Spectator vs. Participant

The policy distinguishes between the general public and active event personnel:

- **Covered (Spectators):** General attendees, onlookers, and members of the general public who are watching the event are fully covered under the core Commercial General Liability (CGL) limit.
- **Excluded (Participants):** Anyone who is actively performing, practicing, competing, or taking part in the physical or athletic operations of the event is excluded from bodily injury coverage.

⛹️ Who is Defined as a "Participant"?

The definition extends far beyond traditional field athletes. Courts and underwriters broadly interpret a participant to include:

- **Contestants & Athletes:** Runners in a 5K, players in a charity tournament, or riders in a rodeo.
- **Performers & Talent:** Dancers, musicians, actors, and public speakers while they are on stage or in the performance area.
- **Event Personnel & Handlers:** Coaches, referees, trainers, animal handlers, and pit crew members involved in an athletic or competitive activity

⚡ What Exactly is Excluded?

- **Bodily Injury During Activity:** The exclusion triggers when a participant begins practicing or competing. For example, if a soccer player tears a ligament or breaks a bone during a charity game, the policy will not pay for their medical bills or defense costs if they sue the organizer.
- **Broad Legal Definitions:** Because courts have historically interpreted "athletic or sports contests" to include almost any organized physical or mounted activity, underwriters use this endorsement as an absolute firewall against the high inherent risks of physical accidents.

🛡️ Risk Mitigation & Market Alternatives

Because an event sponsor can face direct liability for a participant lawsuit despite having special event insurance, organizers must protect themselves using two primary tools:

1. **Strict Liability Waivers:** Every active participant should sign a meticulously worded liability waiver acknowledging the inherent physical risks of the activity before they are allowed in the staging or performance area.
2. **Participant Accident Medical Insurance:** To fill this exact coverage gap, organizers hosting athletic events must purchase a separate, standalone **Participant Accident Medical policy**. This policy specifically pays for the medical expenses of injured athletes/performers, keeping them from suing the main CGL policy.
3. **Verify Independent Contractor Insurance:** Ensure that any hired independent contractors or instructors carry their own independent **Professional Liability Insurance** (which specifically covers injuries resulting from their and name your entity as an additional insured on their policy

Additional Off Premise Activities

To properly cover off-premises activities like city walking tours or beach sessions under the **AIS Special Event Insurance Program**, you must structure the policy to prevent gaps in coverage.

By default, a standard special event policy defines the covered location as a specific, fixed premises (like a hotel, convention or retreat center). Moving attendees into public spaces breaks that footprint.

Here is how you successfully address and cover off-premises exposures:

Broaden the "Covered Location" or Footprint

When setting up the policy in the Abacus portal, do not limit the location address strictly to the main retreat venue.

- **Schedule Multiple Locations:** If you have planned excursions to a specific beach or a designated park, add those exact public locations or parks directly onto the policy schedule.
- **Describe the Footprint:** Ensure the event description explicitly states that the event includes "supervised off-premises group excursions, including guided city walking tours and outdoor beach sessions."

Manage the Participant Exclusion Off-Premises

The **Athletic Participant Exclusion** rules follow you wherever you go. Here are some examples:

- **A Walking Tour:** A standard historic or cultural walking tour is considered a low-risk, non-athletic activity. If a guest trips on an uneven city sidewalk during your tour, the CGL policy's third-party slip-and-fall coverage should apply.
- **A Beach Session:** If you conduct active yoga, stretching, or fitness classes on the sand, this counts as physical participation. Just like in the studio, a pulled muscle on the beach is excluded under the participant parameter. Your signed **Liability Waiver** must explicitly mention outdoor terrain (such as sand, uneven ground, and weather elements).

Watch for Program Exclusions

While extra curricular activities such as walking tours and beach yoga are standard, Zurich coverage prohibits certain high-risk off-premises exposures in this program:

- **Watercraft & Swimming:** If the beach excursion involves renting boats, jet skis, surfing, or organized open-water swimming, these are completely excluded.
- **Third-Party Transport:** Your policy covers your liability while people are on the tour, but it **does not cover transit**. If you hire a charter bus or van to take the women from the hotel to the beach, you must ensure the transportation company provides a Certificate of Insurance showing high limits of Commercial Auto Liability

Disclaimer: This document provides a summary of the insurance coverages, endorsements, and exclusions available under the Zurich Special Event Insurance Program for informational purposes only. It does not amend, extend, or alter the coverage afforded by the actual policy. All coverages, limits, definitions, and exclusions are subject to the specific terms, conditions, and limitations of the master policy wording as issued by the underwriting insurance company. In the event of any conflict or ambiguity between this summary and the actual policy form, the terms and provisions of the insurance policy will entirely govern and take precedence.

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