

# Wedding and Wedding Reception

## Insurance Program



- General Liability Insurance
- Professional Liability Insurance
- Host Liquor Included

Francis L. Dean & Associates, LLC



*The Leader in Sports, Leisure and Entertainment Insurance*

Your wedding should be the happiest day of your life. Months of planning every detail often mean the event goes off without a hitch. Unfortunately, accidents do happen. It may seem unnecessary now, but insuring your wedding can help guarantee that you and your guests are not burdened with financial and emotional losses.

Whether you are looking for one-day liability coverage or a three-day package, Francis L. Dean & Associates offers quality insurance with the lowest possible premium cost to you. Our specialized wedding insurance program allows you to cover everything from the rehearsal to the day after brunch or just your wedding day.

# Specialty Insurance Coverage for Wedding and Wedding Reception

## General Liability Coverage

**\$1,000,000 Coverage**

*Protects you in the event of bodily injury or property damage*

### Limits

Our General Liability and Professional Liability coverages are separate limits. A claim under one coverage part will not reduce the the other coverage part available.

**General Liability Coverage starting** at \$1,000,000/\$1,000,000 limits

**Professional Liability Coverage** at \$1,000,000/\$1,000,000 limits

### Who Is Covered

This program provides protection for the Policyholder against claims of bodily injury liability, property damage liability, personal and advertising injury liability and the litigation costs to defend against such claims. Coverage is provided up to \$1,000,000 per occurrence.

There is no deductible amount. Coverage is offered through the Sports and Recreation Providers Association Purchasing Group.

Coverage includes suits arising out of:

- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Products liability coverage (completed operations)
- Host liquor liability (non-profit)
- Activities necessary or incidental to conduct wedding or wedding related events
- Ownership, use, or maintenance of facilities
- General negligence claims
- Cost of investigation and defense of claims
- Professional liability (involves specialized education, knowledge, labor, judgement and skill that is predominately mental or intellectual)

*Standard additional Insureds such as landlords or venues may be added at no additional charge.*

### Exclusions

**Exclusions include but are not limited to the following:**

Access or Disclosure of Confidential or Personal Information and data-Related Liability – With Limited Bodily Injury Exception, Coverage C – Medical Payments, Employment Related Practices Exclusion, Fungi or Bacteria, Exclusion of Other Acts of Terrorism Committed Outside the United States; CAP on Losses from Certified Acts of Terrorism, Exclusion of Punitive Damages Related to Terrorism, Liability Arising Out of Lead, Silica or Related Dust Exclusion, Nuclear, Biological, or Chemical Exclusion, Failure to Provide Waiver and Release Sublimit, Exclusion – Organic Pathogens.

*Note: This brochure has been designed to illustrate the highlights of this program but is not a contract. Some exclusions and coverages may be modified to meet individual state requirements. For specific details, please request a sample policy.*

## The Optional Coverages

### Hired and Non-Owned Automobile Liability Coverage

This liability coverage provides protection for rented, borrowed and other non-owned vehicles driven on group business.

### Increased General Liability Aggregates

This option increases the aggregate limit of liability insurance from \$1,000,000 to larger amounts.

### Abuse or Molestation

Abuse or Molestation coverage is provided for claims arising out of physical abuse, such as sexual or other bodily harm and non-physical abuse, such as verbal, emotional or mental abuse.

### \$10,000 Medical Payment

Medical Payments coverage is a Commercial General Liability coverage which is designed to pay reasonable medical expenses, regardless of fault, for bodily injury caused by an accident.

### Equipment Coverage

This Inland Marine insurance product provides coverage for your equipment and contents up to the specified limit. This option requires a separate application and further underwriting.

### Excess General Liability Coverage

This coverage provides additional general liability limits increasing the per occurrence and aggregate limits. This option requires further underwriting.

# Specialty Insurance Coverage for Wedding and Wedding Reception

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## Proposed Policyholder Information *Please print or type*

Full Legal Name of Proposed Policyholder

Full Mailing Address

Contact Name

City

State

Zip

Phone Number

Email Address

Is this contact the person who would assist in the event of a claim?

YES

NO

*This contact information will be used by insurance company personnel should there be a claim. It is the responsibility of the policyholder/insurance contact to retain all documentation, video or other evidence and respond immediately to any and all requests or inquiries from insurance company personnel.*

Name of Facility

First Date of Event

Address of Facility

Description of Event

Does the facility carry liability insurance?

Yes

No

Unknown

Limits:

## General Liability Questionnaire

- |   |     |    |
|---|-----|----|
| 1. Does the event involve organized athletic activities and/or competitions?  | YES | NO |
| 2. Does the event involve firearms, weapons, or pyrotechnic devices?  | YES | NO |
| 3. Does the event involve any amusement devices such as an inflatable, carnival rides, blowup slides, water activities, or a petting zoo? | YES | NO |
| 4. Are overnight accommodations or camping facilities part of the event?  | YES | NO |
| 5. Are security personnel present at the event?   | YES | NO |
| 6. Is liquor being served at the event at no cost or profit to the insured?   | YES | NO |
| 7. Is the insured selling alcohol for a profit at the event?  | YES | NO |

# Specialty Insurance Coverage for Wedding and Wedding Reception

Form fields not fillable? [Download Adobe Acrobat Reader](#)

## Automated Premium Rate Calculator *Premiums are fully earned. Limit Per Occurrence: \$1,000,000.*

Choose Attendance and General Aggregate to see your premium rate.

### Attendance

#### General Liability Aggregate Limit

\$ 1,000,000    
  \$ 2,000,000    
  \$ 3,000,000    
  \$ 4,000,000    
  \$ 5,000,000    
 Premium Rate:

## Optional Coverages *Premiums are fully earned.*

### Hired and non-owned automobile liability coverage

\$250,000 for an additional \$250.00    
  \$500,000 for an additional \$500.00    
  No, thank you.    
 =

### Medical Payment

\$10,000 for an additional 5% of Your Premium Rate    
  No, thank you.    
 x 0.05 =

### Abuse or Molestation Liability Coverage

\$100,000 / \$300,000 for an additional    
  No, thank you.    
 =

The following optional coverages are also available but subject to additional underwriting:

\$1,000,000.00 Hired and Non-Owned Automobile Liability Coverage, Equipment Coverage up to \$750,000.00, higher per occurrence limits of up to \$4,000,000.00. **Please contact your agent.**

Your Premium Rate Subtotal =

## Additional Insureds

Standard Additional insureds are included at no additional cost. Please include a separate sheet if needed.

Please Note: family members, caterers, florists and other vendors for the wedding are not able to be added as additional insured.

Name, Address and Relationship of all additional insureds to be added to the policy:

Full Legal Name, Email Address	Full Mailing Address (including city, state, zip)	Relationship (see legend)	Endorsements
			PRIMARY
			WAIVER
			PRIMARY
			WAIVER
			PRIMARY
			WAIVER

L - Landlord, V - Venue, G - Governmental Agency, O - Other (include details)

Your Premium Rate Subtotal =

Additional Insureds requiring Primary Non-Contributory Endorsements     x \$100.00 =

Additional Insureds requiring Waiver of Subrogation Endorsements     x \$100.00 =

Total Liability Premium =

### Excluded Activities

The ownership, operation, maintenance arising out of the use of inflatable recreational devices or inflatable amusement devices of any kind.  
 Any use, event, or display arising out of fireworks, or any other use of pyrotechnics including any firework sales.  
 Any use, handling, or storage of any firearms, ammunition, or explosives.  
 Any operations involving bungee devices, carnival rides, corn cannons, organized equine racing contests, organized equine vaulting or jumping contests, leasing of horses, jumping pillows, knocker ball, bubble soccer, Zorb ball, mechanical bucking devices including multi-ride attachments, aerial activities above 12 feet, rock climbing activities, activities involving permanent or mobile rock wall climbing structures, zip lines, pumpkin launching devices, rope challenge courses, water skiing, surfing, white water rafting or kayaking, tackle football, ATV/UTV, tracked or trackless train rides, trampolines, bike related trick or stunt activities or contests, Zippy Pets, haunted houses, haunted trails or haunted boats or barges, demolition derbies of any kind, independent security services other than a contracted public law enforcement officer.

### Payment

Enclosed is the payment for the total premium

FLD Broker Fee =  
**Total Amount Due**  
 Including FLD Broker Fee

Payment method:      ACH      Credit Card

### Acknowledgments and Signatures

- a. This summary of coverage and exclusions is no substitute for reading the entire policy. To receive an entire policy, contact the program administrator.
- b. **Waiver Requirement** Each policyholder must implement a Release and Waiver of Liability and Indemnity Agreement for all participants and staff members. Unintentional error on your part in securing Waiver and Release forms shall not void your coverage in the event of an occurrence to a participant or staff member. However, your failure to maintain an adequate system to regularly secure Waiver and Release forms shall void your coverage in the event of an occurrence to a participant or staff member. A full supply of Waiver and Release forms shall be shipped to your policyholder upon request.
- c. **Fraud Warning** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material there to, commits a fraudulent insurance act, which may be a crime.
- d. **Applicant's Acknowledgment** I, the applicant, declare, to the best of my knowledge and belief, that all statements and answers in this application are true and complete. I understand and agree that
  - (e) this application will form part of any policy issued,
  - (f) no information given to or acquired by any representative of the Company will bind it, unless it is in writing on this application,
  - (g) no waiver or modification will bind the Company unless it is in writing and is signed by an executive officer of the Company, and
  - (h) only those persons eligible under the terms of an issued policy will be insured.

Agency Name  
 Agency License Number  
 Agent Phone Number  
 Agent Email Address  
 Agency Mailing Address

.....  
 Signed for the Proposed Policyholder

.....  
 Signed by Licensed Agent

.....  
 Date

.....  
 Licensed Agent Name

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