Live Event Coverage

Are Your Live Events Covered?

Whether you’re a promoter, producer or self-promoting venue, a great live event experience requires specialists with extensive experience who understand and appreciate its uniqueness.

Our team of experts can walk you through the various requirements that are presented to you and match you up with the appropriate insurance products to protect you and your company. Your show could have pyrotechnics, vendors, merchandising or overnight camping. Whatever the scenario, NFP has the industry relationships that you need to get these events covered so focus on what you do best: putting on a show.

Key Insight

Your success is our success, and our live event specialists will work to help you understand where your exposures lie. From day one, we’ll work with you to understand your risks and help you prioritize responses to help handle them. Accidents and cancellations happen, but they don’t have to hurt your business.

From there, we’ll leverage our access to our industry relationships and market insights to help craft a risk mitigation solution.

You need quick and responsive coverage for live events. Don’t settle for less.

Equipment can malfunction; events can suddenly be cancelled. We pride ourselves on responsiveness when there is a need to evidence your coverage or when emergency changes to your coverage are required.

NFP gives you access to an attorney, at no added cost, who will work with you to ensure that you are protected when it comes to location, service and rental agreements.

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NFP works all over the country. Regardless of what types of events you coordinate or what type of equipment that you own or use, we have market access to customize the solution that fits you.

**Helping You Keep the Show Going**

The basic insurance products that are required for a staged event, include:

- General liability (bodily injury and property damage)
- Commercial auto
- Equipment (audio/visual/staging)
- Excess liability (for limits in excess of $1,000,000)
- Workers’ compensation
- Liquor liability (if applicable)

**Covering You When Things Don’t Go Your Way**

Event cancellation insurance can be purchased to protect event expenses or revenue against cancellation, postponement, interruption, rescheduling or abandonment caused by reasons beyond your control. Some of these reasons may include severe adverse weather, earthquakes, terrorism or the unavailability of the venue.

For extra protection, consider adding the following to your policy.

- Non-appearance coverage. This will provide business income protection if one of your creative performers or an athlete misses a scheduled event. Perils such as accident, sickness, unavoidable travel delay, or family catastrophe can be covered.
- Communicable disease coverage. This will protect you against epidemics as experienced in recent years.

**Special Risk Insurance, On Stage and Off**

NFP is a full-service insurance brokerage firm. In addition to the products mentioned above, NFP can also provide the following coverages:

- Directors and officers liability coverage
- Errors and omissions coverage
- Employee benefits
- Life insurance
- Homeowners and personal auto coverage
- Fine arts coverage

Work with the specialists your venture deserves.

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