



## Common Event Insurance Questions

*How long does it take to get my confirmation of insurance?*

*Where is my certificate? I purchased a policy and can't find my documents!*

*My event happens once a week for an entire year. Is it insurable through your program?*

*Who is the insurance company for this policy and what is their rating?*

*What will my insurance certificate show?*

### Quote Questions

*I have more than 5,000 attendees. Can I still purchase this insurance?*

*How can I get a quote?*

*My event is several days long – is the estimated attendance the number of attendees each day or a total for the whole event?*

*How do I determine how many days my event is?*

*How do I choose the correct Event Type?*

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*I have been asked by my venue to add them as an 'additional insured'. What does that mean?*

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*Can I cancel my policy and get a refund?*

*Will my policy cover my drone?*

*Will my event insurance provide coverage if a guest gets infected with COVID-19?*

*Will my event insurance cover my expenses if I'm forced to cancel my event?*

*How do I get coverage for Participants?*



## **Exceptional Occasions, LLC**

*P. O. Box 22272, Oklahoma City, Oklahoma 73123*

### **Definitions**

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*What is Host Liquor Liability?*

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*What is MED EXP on my certificate?*

*What is Special Event General Liability?*



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### **Common Event Insurance Questions**

#### **How long does it take to get my confirmation of insurance?**

*You get access to your insurance documents instantaneously. Immediately upon payment a pdf will be on the screen, which you can print or save to your computer for later reference.*

#### **Where is my certificate? I purchased a policy and can't find my documents!**

*The most common problem is the spam filter in an email program. Make sure your documents aren't in the Junk file in your email program. If you cannot find your documents, please contact us at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com) or 832-914-9997.*

#### **My event happens once a week for an entire year. Is it insurable through your program?**

*Yes. Please select 52 as your Number of Days. You will be required to indicate each date on which the event is taking place.*

#### **Who is the insurance company for this policy and what is their rating?**

*We are insured by Evanston Insurance and Lloyd's of London. They are both rated A 15.*

#### **What will my insurance certificate show?**

- *Your name & address*
- *Your certificate number*
- *Your effective dates*
- *Your coverage limits*
- *Your additional insured names (if applicable)*
- *Our agents and contact information (in case of a claim)*
- *Our company name & address*

#### **Quote Questions**

##### **I have more than 5,000 attendees. Can I still purchase this insurance?**

*Please contact us at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com) with a description of your event to help us determine if we can write your event.*

##### **How can I get a quote?**

*You may definitely call us for a quote! We can be reached at 832-914-9997 Mon-Fri 10 am – 4 pm CST. You can also reach out to us via email at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com). You are under no obligation to buy no matter how much data you provide.*



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### **My event is several days long – is the estimated attendance the number of attendees each day or a total for the whole event?**

*Your estimated total attendance is the total number of attendees combined for all days of your event. For example, if your Aunt Susie attends the rehearsal dinner and the wedding, you would count her as 2 in your estimated total attendance.*

### **How do I determine how many days my event is?**

*Count the number of calendar days on which event activities are held – even if for only an hour or two. For example, if an event starts at 10:00 PM and goes past midnight you will need to select 2 coverage days.*

### **How do I choose the correct Event Type?**

*Use your best judgment, however, please note that if you misrepresent your event (for instance, calling it a Talent Show when it is actually a Rap Concert), should there be a claim, your coverage will be void and you will have wasted your money – and you'll likely be personally liable for the claim. If you have any questions as to your Event Type, please contact us at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com).*

### **Application Questions**

#### **I don't need Host Liquor Liability coverage; can I remove that?**

*No, and there is no need to remove it. Even at alcohol-free events, if someone sneaks in alcohol you could be liable regardless of whether or not it was provided by you.*

#### **I have been asked by my venue to add them as an 'additional insured'. What does that mean?**

*An additional insured is an entity which has an insurable interest on claims arising out of your negligence as the named insured. Common additional insureds are the owner, landlord, manager or tenant of a venue. By providing an additional insured status, they are now entitled to defense and indemnity (if policy limits have not been exhausted) under your policy with no responsibility for premium payments.*

*The entity you indicate in the Event Location/Additional Insured Step of the online application automatically becomes the first certificate holder and additional insured. If you need more, we can add another. If you have already purchased your policy, you can add a certificate/additional insured by contacting us at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com) or 832-914-9997.*

#### **Can I pay by check or cash?**

*If you don't have a credit card or debit card, please contact us at least 30 days before the start date of your event at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com) or 832-914-9997.*

### **Payment Questions**

#### **Can someone else pay for my insurance?**



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*Yes, just have their credit card information handy for your purchase – number, expiration date, CVC code, name on the card and billing address.*

### **Do you offer payment plans?**

*No, we currently do not offer any payment plans.*

### **Policy Questions**

#### **How can I add an additional certificate/additional insured to my policy?**

*The entity you indicate in the Event Location/Additional Insured Step of the online application automatically becomes the first certificate holder and additional insured. If you need more, we can add another. If you have already purchased your policy, you can add a certificate/additional insured by contacting us at [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com) or 832-914-9997.*

#### **Can my policy be prorated if the number of days of my event changes?**

*No, we cannot prorate policies.*

#### **What are the coverage limits for my policy?**

*Each policy varies depending on the coverages you chose during the application process. To view the specific amounts please reference your Certificate of Liability Insurance under the column titled "LIMITS."*

#### **How can I make a change to my certificate?**

*Yes, just send requests to [Exo9@exceptional-occasions.com](mailto:Exo9@exceptional-occasions.com)*

*The certificate shows policy dates that are different than my event dates. Why? Your event dates are located in the bottom box of the Coverages section. If this information is correct, you are covered.*

#### **Can I change the coverage limits for my policy?**

*If your venue requires higher limits, please contact us and we'll see if we can adjust your policy. At this time, we do not offer more than \$3,000,000 in aggregate coverage for most events. We may be able to offer higher limits if your event is a wedding. We do not offer lower limits as we have secured these higher limits at the minimum price level.*

#### **Can I cancel my policy and get a refund?**

*You can cancel your policy at any time up until the commencement (start date) of your policy period. Most refunds will be subject to the refund fee indicated in the Terms and Conditions prior to your purchase. Refund requests due to venue rejection of our policy terms will be processed in full once we are provided with written proof of the rejection, in the form of either a statement from the venue or a copy of the venue's insurance requirements. Refunds within 6 months of the payment date will only be returned to the card used for purchase. You can read our full Cancellation Policy [here](#).*



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### **Will my policy cover my drone?**

*No, the General Liability policy specifically excludes unmanned aircraft/drones.*

### **Will my event insurance provide coverage if a guest gets infected with COVID-19?**

*No, if an attendee at your event claims that they got a communicable disease like COVID-19 directly or indirectly because of your event, there would be no coverage under the Event Liability policy.*

### **Will my event insurance cover my expenses if I'm forced to cancel my event?**

*There are two main lines of Event Insurance. Event General Liability is the most common because it is often required by your venue. Event General Liability does not cover expenses due to cancellation or postponement of your event. To make a claim for expenses due to the cancellation or postponement of your event, you would have had to purchase Event Cancellation insurance. We might be able assist with that.*

### **How do I get coverage for Participants?**

*A General Liability policy is intended to cover attendees and spectators. It is not intended to cover injuries to people participating in or training for a demonstration, show, competition, contest or athletic/sporting activity. This includes entertainers, volunteers or independent contractors. However, you may be able to purchase Participant coverage, we might be able assist with that.*

## **Definitions**

### **What does the term 'replacement cost' value mean?**

*Replacement cost means that the value of covered property will be based on the replacement cost at the time of loss without any deduction for depreciation. It is limited to the cost of repair or replacement with similar property and used for the same purpose.*

### **What is Host Liquor Liability?**

*Host Liquor Liability is the coverage for event holders that will have alcohol at the event but are not selling alcohol. The liability could transfer from the drinker to the host when the drinker shows signs of intoxication and then is served or is allowed to serve themselves more alcohol. Host Liquor will be excluded from the policy if the insured is in the business of selling, professional serving or distributing of alcohol. If the insured is selling, serving, or distributing alcohol, Retail Liquor Liability should be included on the policy.*

### **What is a general aggregate?**

*The general aggregate is the maximum amount to be paid out on all claims, combined, arising from your event.*



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### **What is a Waiver of Subrogation?**

*A Waiver of Subrogation is an endorsement to your event policy that prevents our company from seeking compensation for paid claims from the venue's insurance policy. As such, you should purchase this only if the certificate holder requires it.*

### **What is MED EXP on my certificate?**

*No fault medical expense coverage. It is a way for the insurance company to cover/settle a claim where there is no actual fault/liability. Example: Uncle Jerry slips & falls at your wedding and there were no witnesses. His own health insurance carries out-of-pocket costs and deductibles. With med pay, the claimant does not have to sue and allege liability; the carrier has the option to settle prior to suit especially when the cost to settle is lower than the cost to defend/deny.*

*Named insured, sporting participants, employees and volunteer workers are excluded.*

### **What is Special Event General Liability?**

*An insurance policy issued to an individual or organization to protect against liability claims, brought against them for bodily injury (BI) and property damage (PD) arising from their event unless such claims or activities are excluded under the policy. Claims would be from someone (3rd party) who is not the policyholder (1st party). A general liability policy would not provide coverage for the policyholder's own injuries or to damages to the policyholder's personal property.*

**This information is provided to assist you in understanding the coverage being offered and does not modify the terms and conditions of any insurance policy, nor imply a claim is covered. Specific coverage terms vary by class of business. See your policy for full details.**