



Markel event insurance

Markel is an authorized Expanded Market Carrier through an Ivantage Program



What is event insurance?

Markel's special event insurance provides event cancellation and event liability insurance to help protect event hosts and honorees from losses they may face should the unfortunate occur.

What events are eligible for coverage?

- **Weddings** - coverage includes the ceremony, reception, rehearsal/dinner (if within 48 hours of the wedding) and setup/takedown 24 hours before/after the wedding.
- **Private Parties** - coverage is available for all of your client's special events such as baby showers, birthdays, anniversaries, retirement parties, bar/bat mitzvahs, Quinceañeras, and much more.
- **Business and Organizational Events** - coverage available for business meetings, fundraisers, corporate private parties such as employee appreciation events (requires underwriting approval).

What is event cancellation insurance?

Event cancellation insurance

- helps reimburse for lost deposits and non-reimbursable expenses if your client has to postpone or cancel their special event due to unforeseen circumstances such as extreme weather, vendor bankruptcy or accident or illness.
- covers additional expenses incurred to avoid cancellation and much more.

Exactly what is included with wedding cancellation coverage, and how much does your client need?

Look at the chart below, which states coverage limits based on the total overall wedding budget.

Coverage	Total wedding budget*				
Total event cancellation limit	\$7,500	\$15,000	\$25,000	\$50,000	\$100,000
Extra expenses	\$1,875	\$3,750	\$6,250	\$12,500	\$25,000
Lost deposits	\$1,000	\$1,500	\$2,000	\$3,000	\$5,500
Photography and videography	\$1,000	\$1,500	\$2,000	\$3,000	\$5,500
Special attire and jewelry	\$1,000	\$1,500	\$2,000	\$3,000	\$5,500
Wedding gifts	\$1,000	\$1,500	\$2,000	\$3,000	\$5,500
Professional counseling	\$500	\$650	\$750	\$1,000	\$1,250

*more limits available

What is event liability insurance?

Event liability insurance

- helps protect against financial loss if your client is legally responsible for property damage to the venue, or bodily injury to someone injured at the special event.
- guaranteed to be accepted by your client's venue, or your money back!

What limits are available with event liability insurance?

Markel offers the liability coverage limits that venues require at a reasonable premium:

Liability limit per occurrence	Total liability limit	Without host liquor liability	With host liquor liability
\$500,000	\$500,000	\$75	\$150
\$1 million	\$1 million	\$100	\$175
\$1 million	\$2 million	\$160	\$235

Receive a 15% discount when both event cancellation and event liability coverage are purchased.

(10% for residents of FL)

*Coverage and limits are subject to change. Rates and limits shown are for all states except AK and FL. Professional counseling coverage is not available in TX and VA.