

Event Liability Insurance

<u>Eventsured</u> The Event Helper

Protect yourselves! This insurance is designed to protect you Note: Liability insurance is not the same as "Event Insurance." Event Insurance helps you recover costs associated with your investment in planning your wedding or party. Liability insurance, however, is important because it helps protect you financially from guests, etc. who might experience troubles during the event.

Clients must provide written documentation of the purchase no later than 30 days before the Event of an Event Liability Insurance Policy that:

- · Covers the date of the wedding itself (it is a good idea to do the whole weekend, but day-of is the contractual minimum you have to buy)
 - · Covers the full number of people at your wedding
 - · Names "Green Gardens Events, LLC" 14201 H Dr N, Battle Creek, MI 49014 as an additional insured organization
 - · Provides no less than \$1,000,000.00 in coverage
 - · .This policy must include liquor liability insurance if any alcohol will be served

IF SERVING ALCOHOL, you must include "HOST LIQUOR LIABILITY" for your personal alcohol liability - your bartenders are not required to carry separate insurance, but that's always a bonus.

If you are serving alcohol at your wedding, include liquor liability insurance when you purchase your general event liability insurance policy. Name "Green Gardens Events, LLC" at 14201 H Dr. North Battle Creek, MI 49014 as an additional insured. Send proof of Bartender Certification 60 days prior. If alcohol is served at any time, it must be dispensed only by a bartender(s) who have completed training recognized by as valid in the Michigan Mandatory Server Training Requirement implemented by the Michigan Liquor Control Commission (MLCC) on August 1, 2001, such as TIPS ® or TAM ®. Lessor does not provide, arrange for, hire, or pay bartenders. Lessee must provide the identity of any and all bartenders, contact information, and proof of training(s), to the Lessor no later than 60 days before the Event.

Don't forget to call your current homeowner's or renter's insurer and ask if this kind of insurance policy is available to be issued to you for free because it's a service included or if it's available to add on.