

Special events insurance 101: what you need to know

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Special events present unique challenges for WCIA members. Each event varies in location, size, activities, and associated risks, all of which need careful consideration by the member approving the event. One of the most effective ways members can protect themselves from the risks tied to special events is by requiring insurance from the event organizer.

WCIA recommends that all members, at a minimum, require \$1 million per occurrence and a \$2 million general aggregate for Commercial General Liability Insurance. Additionally, the member city should ensure that it is named as an additional insured on the insurance policy issued to the event organizer.

However, there is one important caveat: insurance cannot be required from an event organizer hosting a free speech event protected by the First or Fourteenth Amendments. To make insurance requirements clear from the start, the requirements should be explicitly stated on the special event application. This allows the event organizer to understand the insurance requirement up front. It is crucial that the member city receives a copy of the certificate of insurance, along with any relevant endorsements, at least two weeks before the event. This ensures that the event organizer meets the insurance requirements and that the member city is adequately covered as an additional insured.

Insurance requirements should always be aligned with the level of risk associated with each special event. Events with large crowds, fireworks, bounce houses, or other high-risk activities should trigger a consideration for increased insurance coverage. In some cases, event organizers may already have higher insurance limits than those required, which is excellent. However, it is important to note that many private insurance policies will only provide the member city with additional insured coverage up to the required amount. Therefore, even if the event organizer carries higher limits, this does not always mean the member city will be afforded the same level of coverage.

Members should also consider the specific activities occurring during the event, as certain activities may necessitate additional insurance. For example, beer and wine gardens - common at many special events - will likely require the organizer to obtain Liquor Liability Insurance in addition to Commercial General Liability Insurance. Similarly, special events like triathlons, which involve athletic participants, should require Commercial General Liability Insurance to include coverage for participant liability.

As you can see, insurance requirements are not one-size-fits-all when it comes to special events. Tailoring insurance needs to the nature of each event is essential for ensuring adequate protection. If you have any questions about insurance requirements for special events, please contact your assigned Risk Management Representative or take a look at the [WCIA Special Event Tool Kit](#) for additional resources.