



Event and Sports Insurance Information

This policy provides broad protection for situations in which a business (i.e. your event) must defend itself against lawsuits or pay damages for personal injury or property damage to third parties.

Glossary of Coverages

General Aggregate (per Location)

This is the specified maximum dollar amount that the insurance company will be paid out for all losses per policy period, per location.

Each Occurrence Limit

This is the limit that will be paid out per occurrence.

Products – Completed Operations (Aggregate)

This is the maximum that will be paid due an injury or damage out of the hazard of a company's product or completed operations.

Personal and Adverting Injury

This coverage protects again libel and slander including writing, signs, pictures, etc. that could potentially damage or harm your reputation in a professional way.

Damage to Premises Rented to You

This coverage applies to damage by fire to premises rented to the insured and damage (including contents) occupied by the insured.

Medical Expense (Premises)

This coverage is for those incurred by a third party for an injury sustained by accident that arises from your business activities.

Legal Liability to Participants

This coverage is for when a participant claims the sponsor to be at fault and negligent for an injury occurred.

Crisis Response – Each Crisis Event / Aggregate

This coverage is for the reimbursement for expenses to restore security and the computer system of the insured.

Cyber Privacy & Client Identity Theft Supplementary Payments

This coverage is for losses that result from data breaches or confidential data loss.

Coverage and limits as provided by the NHSCA insurance broker.