



Event Management Insurance Q&A

1. Does your policy describe your business accurately?

Many event management companies have 'off the shelf' insurance products which do not represent their business activities accurately. In the event of a claim, an insurer may refuse to pay if the claim or the business is not described accurately.

2. Does your Public Liability Insurance protect your visitors at the event?

Standard Public Liability Insurance does not cover work away from the insured's premises. This means that if a visitor is injured at your event or your negligence causes property damage you might not be covered.

3. Does your policy have the required limits of Public Liability Insurance?

Many Organisers and Employers of event contractors such as event management companies require their contractors to maintain a certain level of Public Liability Insurance. Having higher levels of Public Liability insurance will help you meet the contractual demands of potential customers and better protect your own liabilities.

4. Do you need Employers Liability Insurance and is it adequate for your business?

Event Management companies will need to extend their Employers Liability Insurance to protect staff away from the office/premises. Some policies will not adequately cover work away. It is a legal requirement to maintain adequate Employers Liability. You will need this cover for casual staff and labour only sub-contractors under your supervision.

5. Are you checking your Subcontractors for details of their insurance?

If you arrange for Subcontractors to assist at an event, you need to check that they have adequate Liability Insurance in place. Most insurance policies will include conditions which insist upon this and failure to do so could invalidate your policy.

6. Do you need Professional Indemnity Insurance?

If you give advice in return for a fee you should consider Professional Indemnity insurance. Standard Public Liability Insurance does not protect you against claims which arise from your advice. Furthermore, Professional Indemnity Insurance can protect you against claims of financial loss.