

## Special Events Insurance Handout

Special event coverage is a General Liability policy that is purchased to insure a specific function or activity and usually covers a period of time less than 7 days. The usual and customary minimum limit of coverage is \$1,000,000 with higher limits available.

In working with a fraternity or student organization exposure it is a recommendation of Holmes Murphy that a special event policy be purchased any time one of the following caveats exist:

- Any event/function where alcohol will be present, and the guest to member ratio exceeds 3 to 1
- Any event /function involving athletic events or competition
- Any event that involves any activity that is deemed to be potentially hazardous by your advisory team, alumni board/house corporation, fraternity headquarters staff or Holmes Murphy representative

If alcohol is present at the event, then the coverage purchased should include "host liquor liability" coverage. If the event is an athletic competition, the coverage purchased should include "participant legal liability" coverage.

### ***Special Event & Concert***

If the special event you are planning is a social function, concert or similar activity, please complete the Special Event/Concert Online Application and submit via facsimile in a clear and legible copy to the attention of the Marketing Department at 1-800-328-0522.

The form may also be submitted by means of a clear and legible electronically scanned copy to [fraternalinsuranceapp@holmesmurphy.com](mailto:fraternalinsuranceapp@holmesmurphy.com), and may also be submitted by means of standard mail to the address provided below.

### ***Athletic Activity & Competition***

If the special event you are planning involves athletic activity of any kind, such as an intramural competition or fundraiser involving athletic/sporting events, please complete the Special Event Application and submit via facsimile in a clear and legible copy to the attention of the Marketing Department at 1-800-328-0522.

The form may also be submitted by means of a clear and legible electronically scanned copy to [fraternalinsuranceapp@holmesmurphy.com](mailto:fraternalinsuranceapp@holmesmurphy.com), and may also be submitted by means of standard mail to the address provided below.

[Special Event/Concert Application](#)  (Word format)

### ***Important information for Coverage***

It is imperative that you make application for coverage no less than 30 days before the event to allow ample time to receive a quotation, make premium payment and obtain needed proof of coverage. No coverage is guaranteed until you receive written confirmation from Holmes Murphy.

For more information or to apply for special events coverage visit:

[http://www.holmesmurphyfraternity.com/Insurance\\_Products/Special\\_Events\\_Coverage/](http://www.holmesmurphyfraternity.com/Insurance_Products/Special_Events_Coverage/)