

To begin a new quote for an event, go to <http://www.musicprogram.org/resources/special-events-coverage/>

Special Events Coverage

GatherGuard provides special event liability coverage. It is used by institutions that permit “third parties” to use their facilities for specific events. It is designed for third party users who do not carry liability insurance and is offered at a low cost. It is event-specific and can also cover vendors, performers, and exhibitors, if needed. It protects both the institution user (the third party) and the institution against claims by third parties who may be injured or experience damage to property as a result of participating in an event.

Events may range from low-risk events such as classroom seminars, receptions or weddings to high-risk events including festivals and fairs, sports events, or concerts. The policy has exclusions for certain high-risk activities. Facility users may need to obtain coverage from another insurer if their event does not qualify for the Gather Guard program.

GatherGuard can only be purchased when the event takes place in an institution-owned facility or property. It does not extend to other properties not owned by the member.

Basic Coverage includes: Limits of Liability

Name	Limit	Notes
General Aggregate	None	
Products-Completed Operations Aggregate	\$1,000,000	
Personal and Advertising Injury	\$1,000,000	
Each Occurrence	\$1,000,000	Additional Limits may be purchased
Fire Damage Expense	\$50,000	Any One Fire (exclude for events under 7 days)
Medical Payments Expense	Excluded*	
Third Party Property Damage Limit	\$1,000,000	
Athletic or Sports Participants	Excluded	
Abuse or Molestation	\$250,000	

**Medical Payments are excluded as the insurance carrier will investigate all claims. This does not mean that medical payments will not be paid but the carrier will make that determination through its claims investigation.*

GatherGuard

https://gatherguard.com

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GatherGuard

Events Customer Service FAQs

Insurance protection for you and your guests in just a few minutes.

Simply select your coverage needs – with premiums starting at just **\$75**.

[Get a Quote](#)



How it works



Select the type of event
Is it a wedding or hosting a meeting?



Get a quote based
on your event details.



Buy the policy online and
get proof of insurance instantly.

Please note that **GatherGuard** is for events with 5,000 or fewer attendees.
This product is not available to residents of Hawaii, Virgin Islands or Puerto Rico.