Special event product manual



MARKEL

Special events

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

Program highlights

The Markel special event program is intended to provide insurance protection for private special events such as weddings, bar/bat mitzvahs, retirement, and special achievement parties. Corporate events such as corporate dinner parties, fundraising events, and business meetings may also be written under the special event liability portion.

Our target market is very broad, with very competitive rates and coverage packages. With some of the best coverage in the marketplace, knowledgeable claims and underwriting staff, and top-notch service, we are proud to welcome you to our special event insurance program.

Highlights

Special event cancellation
The policy is a specialty insurance package with clearly defined sections that provide financial protection for certain types of potential losses (e.g., postponement, theft of rings or presents, damage to dresses or wedding attire, and loss of deposits) that may occur during the period leading up to and including the day of your special event. Special event cancellation is not available for business or organizational events.

A special event cancellation insurance policy provides coverage for the following categories with $25 deductible per category of coverage:

- Event cancellation or postponement
- Extra expense
- Event photographs
- Special attire
- Special gifts
- Special jewelry
- Loss of deposits
- Professional counseling (not available in CA, TX and VA)

Special event liability
Liability and property damage insurance helps protect the insured if they're held responsible for property damage to the venue, or if someone is injured at the event. Liability insurance is also required by many venues, and our coverage is designed to meet their needs as well. When a venue does require insurance, they will usually want to be named as an "additional insured" on the certificate of insurance. This is included with our policy at no extra cost.

For weddings, the policy includes coverage for the ceremony and accompanying reception, as well as a rehearsal dinner, if held within 48 hours of the wedding ceremony.

A Special event liability insurance policy provides coverage for the following categories:

- Bodily injury liability – up to $2M aggregate (higher limits may be available upon referral)
- Property damage liability – included with liability, but subject to $1,000 deductible
- Personal injury
- Host liquor liability
- Optional cancellation endorsement
- Medical Payment Coverage and waiver of subrogation

Not all coverage options are available in all states.

A 15% discount is available when a special event cancellation policy and a special event liability policy are purchased together. This discount is applicable to all states, besides FL, which offers a 10% discount.

General information

Special event cancellation

- Effective from the date of purchase through the event date
- Must be purchased at least 14 days prior to the event date
- Not available for business or organizational events
- Available to U.S. residents
- Event must be held in U.S. states, U.S. Territories and Possessions, Canada, Puerto Rico, Bahamas, Bermuda, Caribbean Islands (including Turks and Caicos), Mexico, or the United Kingdom or cruises leaving those ports*

  *Coverage not currently available in CA

Special event liability

- Effective for the date of the event
- Must be purchased at least one day prior to the event date
- Available to U.S. residents
- Event must be held in U.S. states, U.S. Territories and Possessions, Canada, and Puerto Rico, or cruises leaving these ports

Application and issuance

The Markel special event product is quoted and issued thru the MAGIC system. There are no applications for this program. Instead, information is gathered via the phone system and entered into MAGIC-special event. Partners can also quote through carrier partnerships and direct to consumer avenues.

Required information

MAGIC is designed to ask all required information at the appropriate time. The following information is required:

- Host/hostess
- Honoree(s)
- Type of event
- Date of event
- Venue (location of event) and address
- Additional insured, if applicable
- Payment method

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

Eligibility

A warning message will display if an attribute is entered that renders the quote ineligible. The message will state the reason for ineligibility. Should you need additional clarification regarding the ineligible attribute, please contact MPL.

Acceptable events

The following is a list of acceptable events. This list is not all-inclusive; however, it will provide an excellent source of reference when evaluating an event.

Private events

- Weddings
- Bar/bat Mitzvah
- Anniversary party
- Baby shower
- House warming
- Quinceanera
- Baptism
- Birthday party
- Retirement party
- Special achievement reception

Referral events

While the business/organizational events listed are typically acceptable, they may need to be referred if "other" is selected as the event type (i.e. business-other events). In addition, any private event not available in the drop down must be referred. All questions in MAGIC must be completed for referral events. The quote must then be referred via MAGIC. See the quote indications and referral process sections for more information. Special event cancellation is not available for business or organizational events.

Business/organizational events (not available in FL)

- Business dinner
- Business meeting
- Corporate private party
- Fundraising dinner
- Non-profit function
- All other

Private events

- For event types not listed in the MAGIC dropdown list, please select 'other'.

Unacceptable events

The following is a list of unacceptable events. This list is not all-inclusive; however, it will provide an excellent source of reference when evaluating an event.

- Bachelor/bachelorette parties
- Businesses/organizations in FL
- Events with activities that violate federal law
- Fraternity/sorority house parties
- Gun shows or shooting events
- Parades
- Planned athletic activity or sports participation
- Protests/demonstrations/rallies
- Remote locations (with limited access to EMT/fire personnel)
- Sporting events

Business/organizational events

If an otherwise acceptable business/organization event has any of the following, the risk is unacceptable and is not required to be referred.

*Not available for cancellation

*Not available in Florida

- More than 500 attendees

Quote indications

If the risk is outside of your authority, a quote indication will still be provided; however, MAGIC will alert you that approval is required. Quotes may be released as an indication without being submitted to the company. When releasing an

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

indication to an applicant, please be sure to notify them that coverage and premium is subject to company review and approval.

Referral process

Any risk requiring referral will follow an established hierarchy. For instance, a risk entered by a subproducer will be referred to the general agent. If the general agent does not have the authority to approve the risk, the general agent will refer the risk to MPL. Once approved, the risk will follow the chain back down to the subproducer.

Issuance

If the risk attributes are within your authority, or you have received company approval on a referral, you may issue the policy in MAGIC after completing the fields required for issuance (red fields) and securing proper payment.

Additional insured

Many times, a venue will require being added to a liability policy as an additional insured. At no additional charge, the COI will be automatically included with all liability policies. The venue entered will be listed on the COI, and the insured will have the option to list additional entities other than than the venue if needed. The Markel special event liability policy provides primary coverage to the hosting facility insured for claims arising out of the negligence of the named insured. Coverage is not intended or provided for the negligence of the venue. Should there be questions regarding coverage, direct the venue to section 10 of the policy, as well as the description of operations section on the certificate of liability insurance.

- Venue, venue owner, management company, and property owners for the area the venue is located are all acceptable A/I. The text in ( ) below is for illustration purposes.
  - Example: Grand Ballroom (venue), 123 Elegant Circle, LLC (owns building that venue rents from), Barry Gorden (owns venue), Gulls Service Management (manages building)
- If listed for the venue, property owner or management company, the following (and like) terms are acceptable as A/I: officers, officials, employees, volunteers, trustees, agents.
  - Examples:
    - King County, its officials, employees and/or agents and King County Park System
    - University of Oklahoma, its Board of Regents, and its officers, agents, and employees
    - The City of Eureka, its officers, officials, employees, and volunteers
    - Cosumnes Community Services District, its directors, agents, or employees
    - Norman Rockwell Museum, its officers, trustees, employees, and agents
- Note that only the entity and approved terms above are acceptable, not policy modifying language:
  - Examples:
    - NO: "…shall be added as additional insured."
    - NO: "… additionally insured for the wedding of xyz to abc"

All output that has "entities other than above venue to list on COI" will be reviewed by Markel prior to being distributed to the insured.

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

Payment

There are no payment plans for this program. Premium is fully-earned and is due in full at time of purchase.

Endorsements, renewals, and cancellations

Endorsements

Markel customer service can assist with endorsements. Eligible MAGIC users are able to process endorsements within the system functionality. It is unacceptable to change the event date or venue for Markel event cancellation policies.

Renewals

There are no renewals for this program, as the program is single-event basis.

Cancellations

There are no cancellations for this program unless due to non-payment or special exception from the company. All policies are fully earned at inception, unless state regulations require otherwise.

Claims

All claims are adjusted in the claims department at Markel Personal Lines. First loss notices are taken by Markel customer service (+1.800.236.3113). Claims must be evaluated based upon the facts and circumstances specific to that event to determine if there is applicable coverage. As such, coverage discussions with the clients should be avoided as it can place the company in the position of having to extend coverage where the policy does not provide.

When asked “what if”, or presented scenarios, it is best to answer the following: “we are unable to provide a confirmation of coverage, as each claim must be evaluated based upon the facts and circumstances specific to that event, prior to determination of coverage. There is no policy penalty/surcharge to file a claim, so we recommend that you submit your loss notice and an examiner will contact you regarding coverage.”

Coverage options

This section will provide information regarding available coverage options. Always refer to the policy for specific coverage details. The policy language will always prevail.

IMPORTANT NOTE: No cancellation/postponement coverage is provided due to loss or damage arising out of any of the following, including any fear or threat thereof, whether actual or perceived;

- Any infectious disease, virus, bacterium or other microorganism;
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

Special event cancellation policy

The cancellation policy may be purchased as stand-alone coverage, or with a companion liability policy. The insured selects the limit of event cancellation or postponement coverage, and all other cancellation coverage limits are dependent upon that selected limit and subject to a deductible. (Coverage is not available for business or organizational events.)

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

Event cancellation or postponement*
Event cancellation or postponement coverage provides reimbursement for all deposits forfeited and any nonrefundable amounts incurred due to contractual obligation by the insured or the honoree for transport, catering services, property and equipment rentals, hall and location rentals, accommodations (including travel arrangements and accommodations for a honeymoon, if applicable), special attire, special jewelry, flowers, event photographs and event videos, entertainment, dated and/or perishable material, event planning/coordination and hair, makeup and nails of the honoree expenses, because of a necessary cancellation or postponement of the event, including a cancellation or postponement resulting from withdrawal of leave. Expenses for hair, makeup and nails of the honoree must be incurred on the day of the event.

If the event includes a destination reception, coverage is not provided for any above mentioned charges paid or contracted to be paid by the insured or the honoree associated with the destination reception, if the ceremony is not necessarily cancelled or subject to postponement. Coverage is not provided for any items, services or locations that the insured, the honoree, or any attendants keeps, uses or accepts following a cancellation or postponement of the event.

Common exclusions: circumstances known to the insured or honoree at the date of issuance, voluntary non-appearance or unavailability of any person, lack of funds, change of heart, weather, extreme weather or acts of nature within 15 days of policy issuance, and sickness/death of any person due to a preexisting condition known prior to the date of issuance, due to self-infliction, or resulting violation of law.

*Military implications of non-appearance or unavailability of the insured, honoree, insured or honoree's immediate family or an active participant (officiate or any attendants of the honoree): Non-appearance resulting from military deployment without withdrawal of leave is considered a voluntary nonappearance, where no coverage would be afforded. However, non-appearance due to withdrawal of leave or due to the activation of a United States military reservist, after purchase of the policy, requiring deployment to a base more than 150 miles from the event location is considered an involuntary nonappearance and would be covered.

Extra expense
Extra expense coverage provides for extra expenses not originally contemplated or anticipated that are incurred to avoid an otherwise necessary cancellation or postponement of the event, but only to the extent it reduces the amount of loss that otherwise would have been payable under Coverage A (event cancellation or postponement above).

Event photographs
Event photographs coverage provides the amount contracted to be paid to a professional photographer for non-appearance at the event, loss or damage to the film or negatives before copies are received by the insured, or nondevelopment of the film/negatives. Coverage also extends to professional videographer for non-appearance or loss/damage to the original tape prior to finished copies received by the insured. Failure of the photographs or video to meet expectations and services in excess of the original contract are among the exclusions.

Special gifts
Special gifts coverage provides the cost to repair or replace lost or damaged gifts resulting during seven days prior to the event and seven days after the event, while at the insured or honoree's home, at the event, or in transit between these locations. Mysterious disappearance, wear and tear, and monetary instruments with a value of greater than $300 are among the exclusions.

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

Special attire
Special attire coverage provides the cost to replace or repair the special attire (not to exceed the original cost) for loss or damage prior to the event, or the cost to rent if repair or replacement is not possible. Loss occurring during the event will result in coverage to repair the attire, or reasonable market value of the lost or damaged attire, subject to a maximum 50% of the original price. Damage arising from alterations or wear and tear are among the exclusions.

Special jewelry
Special jewelry coverage provides cost to repair or replace lost or damaged special jewelry occurring during the event, or seven days immediately prior to the event. Damages arising from wear and tear and mysterious disappearance are among the exclusions.

Loss of deposits
Loss of deposits coverage provides payment for deposits paid by the insured or honoree for

- the event for transport, catering services, accommodations (including travel arrangements and accommodations for a honeymoon, if applicable), special attire, special jewelry, flowers, event photographs and event videos, and entertainment expenses, which are not refunded as a direct result of a cessation of business operations prior to the event by the providing vendor; and
- travel arrangements and accommodations on cruise ships which are non-refunded as a direct result of a cessation of business operations prior to the event by the providing vendor, provided that the event was to be held on the cruise ship designated in the declarations page.

Also covered are any deposits paid by you or the honoree that are not collectable from a vendor who fails to provide the event items, services, or locations it was obliged to provide under a written contract executed prior to the event. Any payment made under other cancellation policy coverages are excluded under this coverage.

Professional counseling
Professional counseling coverage provides payment for professional counseling, as recommended by a medical physician, up to one (1) year following the date of the event due to cancellation or postponement of the event. (Not available in CA, TX or VA.)

Special event liability policy

The liability policy is also a package policy that can be purchased with or without a companion cancellation policy. Coverage provided is under this policy is primary. Coverage is not available for events occurring in the Bahamas, Bermuda, Caribbean Islands (including Turks and Caicos), Mexico, the United Kingdom or cruises leaving those ports.

Liability
The liability coverage will pay damages, include prejudgment interest, due to an accident for which the insured is legally liable because of bodily injury, property damage, or personal injury arising out of the event. Limits for this coverage are $500,000 per occurrence/$500,000 aggregate; $1,000,000/$1,000,000, $1,000,000/$2,000,000, or $2,000,000/$2,000,000*. Higher limits may be available upon referral.

* Higher limits (2M+) are not currently available in CA, FL, OH, SC and WA.

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

Optional host liquor liability exclusion
The base policy includes host liquor liability coverage. The host liquor liability exclusion is an optional endorsement that removes coverage for any alcohol-related occurrences. A premium reduction is made due to the removal of coverage. For personal events, alcohol may be served by the host for limits below $2M. For $2M limit personal events and any business/corporate event, all alcohol must be procured and served by a licensed vendor. (Not available in FL)

Medical payment coverage*
Coverage for medical payment is now available to cover expenses for bodily injury caused by an accident that takes place at the event. Available limits are: $1,000, $2,500, $5,000 and $10,000.
*This coverage is not currently available in CA, FL, OH, SC, WA.

Optional cancellation endorsement
The optional cancellation endorsement is an optional coverage that provides a smaller limit of cancellation coverage. Coverage provided by this endorsement is not the same as the cancellation policy. The limit is $5,000. This endorsement cannot be purchased if the insured also selects the special event cancellation policy. (Not available in CA, FL, or OK)

Available optional forms
Amusement device and animal liability exclusions are available. Both forms allow us to write these events, whereas they were previously out of scope.

Common questions

Will the policy provide coverage if the weather forces us to postpone or relocate our wedding?
Coverage may be provided if weather conditions are extreme enough to prevent the honoree, the honoree's immediate family, an active participant in the event or more than half of the guests from attending your event. However, the event cancellation policy must have been purchased at least 15 days in advance of the anticipated or actual extreme weather or act of nature.

If the bride, groom, or a family member is in an accident or falls ill before the wedding, will coverage be provided?
If an injury, illness or death prevents the honoree, an active participant or an immediate family member of the honoree from attending the event, we provide coverage, as long as the unavailability is NOT due to:

- self-inflicted injury, mental illness, or influence of alcohol or drugs;
- pre-existing medical condition,
- pregnancy commencing prior to policy issuance, unless the delivery date is more than two months after the event date;
- violation of law;
- commencement of the event against medical advice; or
- infectious disease, pandemic or epidemic.

Will the policy provide coverage if military leave is withdrawn?
Yes, coverage will be provided if the bride or groom is serving full-time active duty in the armed forces or police or fire departments and must postpone the wedding and/or reception due to a previously granted leave being withdrawn due to circumstances outside of their control (e.g., unforeseen deployment). Please note this coverage is not available for those on part-time or inactive status.

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

What happens in the event either the bride or the groom has a change of heart?
The coverage provided under this policy is triggered only by a fortuitous external event (such as a fire or death of a close relative), and not one within your control or knowledge, such as a voluntary decision not to proceed due to a change of heart.

How far in advance should I purchase my policy for my wedding to be covered?
You should purchase a policy as soon as you start to incur costs, such as placing deposits with a venue, caterer, etc. However, a cancellation policy cannot be purchased later than 15 days before your wedding or earlier than 24 months prior to your wedding.

Does an event cancellation insurance policy cover weddings outside the United States?
Yes, a cancellation policy does cover weddings taking place in (and on a cruise ships departing from) Canada, Puerto Rico, or a territory or possession of the United States (e.g., the U.S. Virgin Islands) as well as the United Kingdom, Mexico, the Bahamas, Bermuda, and the Caribbean (including Turks and Caicos but excluding Cuba). To purchase a policy, however, either the bride or groom must reside within the United States.

Does an event cancellation insurance policy provide any coverage for my honeymoon expenses?
Yes, in the unfortunate event your wedding is postponed or cancelled due to a covered condition, any non-recoverable travel and accommodation expenses for your honeymoon resulting from a corresponding postponement or cancellation of your honeymoon may be included in your total cancellation or postponement expense claim, and would be covered up to the applicable limit. Postponement or cancellation of your honeymoon for reasons other than the postponement or cancellation of your wedding is not covered.

If we lose our wedding rings, are they covered?
Yes, if your wedding rings are lost at any time during the seven days preceding the wedding, they are covered up to the applicable limit set forth on your specific policy.

Is my engagement ring covered by this policy?
No. The event cancellation policy provides coverage only for the wedding bands to be exchanged during the ceremony, not for an engagement ring.

Does the policy cover all wedding presents, including checks, gift certificates, etc.?
Yes, wedding presents that are lost or damaged within seven days before or seven days after your event, while at your home or while in transit between your event and home are covered up to the applicable limit set forth on your specific policy (coverage for theft of cash given as a wedding present is provided up to a maximum of $300 for all policy levels).

Are we covered if the photography is damaged or does not come out?
Yes, the policy provides coverage for the loss or damage (other than under or overexposure) to the original film or the negatives before the finished photographs are received, up to the applicable limit set forth on your policy.

What happens if the rented limousine does not arrive on the morning of the wedding?
Simply make alternative arrangements and keep a full record of the costs involved so you may file a claim once the wedding has been successfully completed.

Am I covered if the bride's wedding dress or the groom's tuxedo is damaged before the wedding?
Yes, the policy provides coverage for wedding attire that is lost, stolen, or damaged

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

before the wedding, except for loss or damage resulting from certain specified causes (e.g., climatic conditions and alterations) and for loss or damage to attire not purchased as new that is caused by any process of cleaning, restoration, or repair.

Does the cancellation policy have a deductible?
Yes, there is a nominal $25.00 deductible for each covered section.

Does the liability policy have a deductible?
Yes, there is a $1,000 deductible for claims resulting from property damage.

Whom do I call if I have to make a claim?
You should call us at +1.800.236.3113 to report your loss. All claims should be reported as a matter of urgency to avoid delays in settlement and processing. Additionally, any claims relating to theft or attempted theft should be reported to the police as soon as possible.

How long does it normally take to resolve a claim?
If the paperwork and documentation are readily available, then a claim will be settled promptly.

Do I have coverage if I'm setting up or breaking down the event on a day other than the event date?
Our liability policy covers set up and breakdown within 24-hours of the event. Anything outside of this timeframe would require a separate policy and premium.

Can I add an adjacent parking lot to my liability policy?
Yes. While the Markel liability policy excludes loss due to motor vehicles, there may be coverage if the loss is caused by other negligence (such as intoxication of a guest).

Will my venue accept your liability policy?
While most all venues accept the Markel liability policy, your venue may have requirements that are not permitted in our program. Only your venue can answer that question. We'd be happy to provide a copy of the policy documents for their review.

Contact information

For product inquiries, referrals, support, and underwriting questions, please email Markel event underwriting (maicevent@markel.com).

To report a claim, please call +1.800.236.3113.

CONTENTS

Program highlights 2
Highlights 2
General information 3
Special event cancellation . 3
Special event liability 3
Application and issuance . 3
Required information 3
Eligibility 3
Quote indications 4
Referral process 4
Issuance 5
Additional insured 5
Payment 5
Endorsements, renewals, and cancellations 6
Endorsements 6
Renewals 6
Cancellations 6
Claims 6
Coverage options 6
Special event cancellation policy 6
Special event liability policy 8
Common questions 9
Contact information 11

MARKEL

This manual is intended to provide an overview of the Markel special event product. State by state variations may occur. This manual is protected by legal privilege and should not be shared with anyone unauthorized.

Coverage is provided by one or more of the insurance companies within Markel and policyholder services are provided by the underwriting manager, Markel Service, Incorporated, national producer license # 27585, in California d/b/a Markel Insurance Services, license # 0645481. Certain products and services are provided through various non-admitted insurance company subsidiaries of Markel and are offered through licensed surplus lines brokers or through Markel West Insurance Services, California license # 0D95581. Terms and conditions for rates and coverages varies. Markel® is a registered trademark of Markel Group Inc.
© 2025 Markel Service, Incorporated. All rights reserved.