



Event insurance

Product brochure
Worldwide

Overview

When it comes to events, there are a lot of moving parts, which means a lot can go wrong if the unforeseeable happens. Our event insurance policy is a broad package solution, combining cancellation coverage, general liability, and commercial property under one policy. This allows organisers to protect the financial investment of their event, including everything from agreements with spectators, staff and performers to building and contents damage if organisers are legally responsible.



About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London, CFC serves more than 70,000 businesses in over 80 countries. Learn more at cfcunderwriting.com and [LinkedIn](#).

Contact



Matt Helm
Contingency Practice Leader

mhelm@cfcunderwriting.com
+44 (0)207 469 1718

Coverage highlights

Commercial general liability

Our commercial general liability cover protects you against a broad range of liability exposures associated with events and includes third party bodily injury and property damage liability, products and completed operations liability, personal and advertising injury, medical expenses, and more.

Commercial property cover

Our commercial property cover comes into play when your event results in property or contents damage. This section also includes cover for contents that have been lost or damaged in transit as well as additional expenses like temporary repairs.

Event cancellation

Our policy will reimburse you for the costs associated with your event being cancelled, abandoned, curtailed, postponed or relocated for reasons outside of your control, including the non-appearance of a participant. This is also available on a standalone basis.

Bespoke underwriting

We understand that all events are different, so rather than giving you a generic, one-size-fits-all product that might not be relevant to you, we are flexible and offer policies with coverage tailored to your specific needs.

Exceptional service levels

Obtaining contingency cover has traditionally been a lengthy and time-consuming process. Our experienced team, however, are able to quote most policies within 24 hours as long as we have all the information we need, and can bind policies instantaneously.



Who's it for?

Award ceremonies, community events (fair, fun day, carnival, etc.), conferences, dinners, banquets and balls, exhibitions, fashion shows, parties, smaller music events and festivals, theatre productions, trade shows, and more



What does it cover?

Adverse weather on outdoor events attached to standard cancellation coverage, large parades and carnivals, non-appearance risks attached to standard cancellation coverage, small tours, sports events, ticketing rebates



Optional extras

- Adverse weather for outdoor events
- Communicable disease
- Earthquake (cancellation only)
- Enforced reduced attendance
- Failure to vacate venue
- National mourning
- Non-appearance
- Terrorism (act or threat)

Limits, deductibles and premiums

Maximum event cancellation limit	\$3.5m USD per event \$3.5m CAD per event £3.5m GBP per event €3.5m EUR per event
Maximum general liability limit	\$5m USD per event \$10m CAD per event £10m GBP per event
Maximum commercial property limit	\$5m USD per event \$5m CAD per event £5m GBP per event
Minimum deductible	\$1,000 USD \$1,000 CAD £1,000 GBP
Minimum premium	\$500 USD \$500 CAD £500 GBP