



# The Main Event<sup>®</sup> - Special Event Liability

## TYPE OF EVENT

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Beer Garden/Beer Tent          | <input type="checkbox"/> Fund Raiser             | <input type="checkbox"/> Individual Vendor Booth   |
| <input type="checkbox"/> Car Show                       | <input type="checkbox"/> Motor Vehicle Race/Show | <input type="checkbox"/> Picnic                    |
| <input type="checkbox"/> Concerts/Musical Performance   | <input type="checkbox"/> Competition or Show     | <input type="checkbox"/> Sporting Event/Tournament |
| <input type="checkbox"/> Conventions/Trade Show/Exhibit | <input type="checkbox"/> Parade                  | <input type="checkbox"/> Wedding/Wedding Reception |
| <input type="checkbox"/> Festival                       | <input type="checkbox"/> Party/Social Event      | <input type="checkbox"/> Other (describe): _____   |

## GENERAL INFORMATION

1. a. Name of applicant: \_\_\_\_\_  
(List only one legal & dba name. Do not include "etal", "etc." or other similar wording in the name).
- b. Mailing address: \_\_\_\_\_
- c. Describe applicant's role and responsibility in event: \_\_\_\_\_
- d. Is there a website for this event?  Yes\*  No  
\*If yes, provide website address: \_\_\_\_\_
2. a. Name of additional insured: \_\_\_\_\_
- b. Mailing address: \_\_\_\_\_
- c. Additional insured's interest in event: \_\_\_\_\_
3. a. Location of event (complete street number/name, city, state & zip): \_\_\_\_\_
- b. Will the event take place on the applicant's premises?  Yes  No
- c. Location is:  Private Residence  Liquor-Licensed Establishment  Indoors  
 Convention Center  Stadium  Outdoors  
 Arena  Fair Grounds  Other (describe): \_\_\_\_\_
- d. Is the applicant's premises located in a jurisdiction which permits civil cases to be heard in a Tribal Court?  Yes  No
4. a. Dates of event: From: \_\_\_\_/\_\_\_\_/\_\_\_\_ To: \_\_\_\_/\_\_\_\_/\_\_\_\_  
(If one day event, end date should be the same as start date. Quote will contemplate coverage for events continuing past 12:00 AM).
- b. Desired coverage date(s): From: \_\_\_\_/\_\_\_\_/\_\_\_\_ To: \_\_\_\_/\_\_\_\_/\_\_\_\_
- c. If event date(s) differs from desired coverage date(s), explain: \_\_\_\_\_
- d. Is set-up and take-down coverage needed for additional dates?  Yes\*  No  
\*If yes, what are the dates and what will this exposure include?  
\_\_\_\_\_
- \*Will there be any heavy machinery used?  Yes  No
- e. Would you like to include a rain date?  Yes\*  No \*If yes, what date? \_\_\_\_\_
5. Hours of event: From: \_\_\_\_ AM/PM To: \_\_\_\_ AM/PM If hours vary by date, describe: \_\_\_\_\_
6. FULL SCHEDULE/DESCRIPTION AND PURPOSE OF EVENT (Attach copy of brochure, website pages and flyer to this application or include details on all activities taking place): \_\_\_\_\_
7. Will there be any entertainment?  Yes\*  No  
\*If yes, describe and include name of performers and acts: \_\_\_\_\_
8. a. ESTIMATED TOTAL ATTENDEES PER DAY: \_\_\_\_\_
- b. Average age of attendees: \_\_\_\_\_
- c. If applicant is an individual exhibitor/vendor, what is the estimated attendees per day anticipated to visit their booth? \_\_\_\_\_
- d. What is the maximum capacity of facility holding event? \_\_\_\_\_

9. Coverage desired:  Commercial General Liability & Liquor Liability  Commercial General Liability Only  Liquor Liability Only

10. Limits of coverage desired: \_\_\_\_\_

### HISTORY

11. Number of years event has been previously held: \_\_\_\_\_

12. Actual total attendance for prior year's event: \_\_\_\_\_

13. Previous carrier: \_\_\_\_\_ Policy number and premium: \_\_\_\_\_

14. Losses or claims during the past five years: \_\_\_\_\_

### LIQUOR LIABILITY

15. ESTIMATED NUMBER OF ATTENDEES CONSUMING ALCOHOL DAILY: \_\_\_\_\_

16. a. Is applicant the sole vendor/server of alcohol at event?  Yes  No\*

\*If no, list number of other vendors/servers serving alcohol: \_\_\_\_\_

b. Are all participating alcohol vendors/servers required to carry liquor liability limits for the event?  Yes\*  No

\*If yes, what is the minimum requirement? \_\_\_\_\_

17. a. Will alcohol be dispensed by a professional bartender?  Yes  No\*

\*If no, describe how and by whom alcohol will be dispensed: \_\_\_\_\_

b. Describe training and/or experience of persons serving alcohol: \_\_\_\_\_

c. What measures are in place to prevent service of alcohol to minor and/or intoxicated persons? \_\_\_\_\_

18. If required, does applicant have a valid liquor license?  Yes  No  Not Required

19. a. Is the applicant in the business of selling, serving or furnishing alcoholic beverages?  Yes  No

b. Will alcohol be sold?  Yes\*  No

\*If yes, estimated gross alcohol receipts per day: \_\_\_\_\_

20. Is BYOB (Bring Your Own Bottle) or self-service of alcohol permitted?  Yes  No

### COMMERCIAL GENERAL LIABILITY

21. Will event feature any of the following:

a. Mechanical rides/devices?  Yes  No

b. Moon bounce, rock climbing wall, trampolines or similar rebounding devices?  Yes\*  No

Describe: \_\_\_\_\_

\*If yes, will a Certificate of Insurance be obtained for this exposure at the event?  Yes  No

c. Petting zoo or animal rides?  Yes\*  No

\*If yes, will a Certificate of Insurance be obtained for this exposure at the event?  Yes  No

d. Firearms or fireworks?  Yes  No

e. Overnight camping?  Yes  No

f. Dunk tanks?  Yes  No

g. Water hazards?  Yes\*  No

\*If yes, describe: \_\_\_\_\_

\*Will attendees be permitted to swim, boat, jet ski or fish?  Yes\*  No

\*If yes, describe: \_\_\_\_\_

22. Will the event use exhibitors, vendors, performers, contractors, sub-contractors or independent contractors?  Yes\*  No

\*If yes, explain: \_\_\_\_\_

\*Are they required to carry their own insurance? \_\_\_\_\_

\*What limit is required? \_\_\_\_\_

23. a. Describe security measures: \_\_\_\_\_

b. Is security provided by:  Independent contractors  Employees of applicant  On-duty police

c. If security is provided by independent contractors, are they required to carry their own insurance?  Yes  No

24. If this is a CONCERT/MUSICAL EVENT, complete below: (Please note, coverage for injury to performers and entertainers is excluded from our policy).

a. Name(s) of performer(s): \_\_\_\_\_

b. Describe type of music: \_\_\_\_\_

c. Performers are:  Local  National

- d. Will pyrotechnics be featured?  Yes  No
- e. Any special effects?  Yes\*  No
- \*If yes, describe: \_\_\_\_\_
25. If this is a PARADE EVENT, complete below: (Please note, coverage for injury to parade participants is excluded from our policy).
- a. Has parade route been approved by local authorities and will route be secured by police?  Yes  No\*
- \*If no, explain: \_\_\_\_\_
- b. Are parade participants permitted to throw souvenirs, candy or other items into the crowd?  Yes  No
- c. Describe parade route from start to finish: \_\_\_\_\_
26. If this is an ATHLETIC EVENT, complete below: (Please note, coverage for injury to athletic participants is excluded from our policy).
- a. Describe athletic event: \_\_\_\_\_ b.  Professional or  Amateur
- c. Is athletic participant's coverage desired?  Yes  No
27. If this is a MOTOR VEHICLE RACE, RODEO, TRACTOR PULL OR TRUCK SHOW, complete below: (Please note, coverage for injury to participants is excluded from our policy).
- a. Is the venue designed specifically for this type of activity?  Yes  No
- b. Are metal or concrete barriers in place to ensure spectator safety?  Yes  No\*
- \*If no, describe: \_\_\_\_\_
- c. Are the barriers permanent?  Yes  No
- d. How high are the barriers? \_\_\_\_\_
- e. What is the distance between the barriers and spectators? \_\_\_\_\_
- f. Will the venue provide a catch fence for the event?  Yes  No
- g. Are spectators ever permitted in the pit or infield area?  Yes  No
- h. Will event feature audience participation? (i.e. calf scrambles)  Yes  No
- i. If this is a rodeo, are the transfer areas between animal pens and the competition restricted from the general public?  Yes  No
28. If this is a HEALTH FAIR/CONVENTION, complete below:
- a. Will the event feature any medical or health treatment?  Yes  No
29. If this is a CAR SHOW/MOTOR VEHICLE SHOW, complete below: (Please note, coverage for injury to participants is excluded from our policy).
- a. Do vehicles remain stationary throughout the show with the engines off?  Yes  No
- b. Will the event feature burnouts, drag races or flame throwing?  Yes  No

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

**Colorado Fraud Statement:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Fraud Statement: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida Fraud Statement:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

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**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma Fraud Statement: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Tennessee and Virginia Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Fraud Statement (All Other States):** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

If the applicant is located in the state of New York, the state of New York requires that we have the named insured and address of your (insured's) authorized Agent or Broker.

Name of Authorized Agent or Broker: \_\_\_\_\_

Address: \_\_\_\_\_



# Liquor Liability

## LIQUOR LIABILITY WARRANTY APPLICATION

Please complete all sections of this application and have signed by the applicant.

NEW       RENEWAL      If a renewal, provide the expiring policy number: \_\_\_\_\_  
 Expiring policy term: \_\_\_\_\_      Expiring premium: \_\_\_\_\_  
 Expiring carrier: \_\_\_\_\_      Expiring limit: \_\_\_\_\_

1. Name of Applicant (List only one name per location, including legal & DBA name. Applicant should be the one responsible for the sale/service of alcohol): \_\_\_\_\_
2. Mailing address: \_\_\_\_\_
3. Phone number: \_\_\_\_\_
4. E-mail address: \_\_\_\_\_
5. Inspection contact name: \_\_\_\_\_ Phone number: \_\_\_\_\_
6. Audit contact name: \_\_\_\_\_ Phone number: \_\_\_\_\_
7. Do you have a website?  Yes\*    No  
 \*If yes, provide the website address: \_\_\_\_\_
8. The applicant is:     Individual     Partnership     Corporation     Other (describe): \_\_\_\_\_
9. Is this a **Non Profit** Private, Fraternal or Social Club?  Yes\*    No  
 \*If yes, please answer the following:
  - a. Are same-day memberships available?  Yes    No
  - b. Is this risk located in a dry county or township?  Yes    No
  - c. Are members permitted to bring more than 2 guests per day (excluding banquet activities and immediate family members)?  Yes    No
  - d. Is self service of alcohol permitted by members?  Yes    No
10. Number of locations to be insured (complete 1 application per location): \_\_\_\_\_
11. Location address: \_\_\_\_\_
12. How long has current owner been operating at this location? \_\_\_\_\_
  - a. Has applicant ever operated this location under a different name or DBA (other than above)?  Yes\*    No  
 \*If yes, provide name or DBA used: \_\_\_\_\_
13. Does applicant ever **sell or serve alcohol away from the premises**?  Yes\*    No  
 \*If off-premises coverage is desired, attach a completed Off-Premises Supplemental Liquor Liability Application, form LLA-OPS, to this submission.
14. What is the **latest hour the establishment will ever stay open**? \_\_\_\_\_  AM    PM    24 hours
  - a. What time does the **sale or service of alcohol cease**? \_\_\_\_\_  AM    PM    24 hours
  - b. If open past 2:00 AM, is a **special license required** to stay open late?  Yes    No
  - c. For **Minnesota risks only**: Does applicant have a special license to stay open past 1:00 AM?  Yes    No
15. Type of business (check all that apply):
 

<input type="checkbox"/> Bar/Tavern	<input type="checkbox"/> Private/Fraternal Club	<input type="checkbox"/> Exotic Dancing/Strip Club	<input type="checkbox"/> Off-Premises Caterer
<input type="checkbox"/> Nightclub	<input type="checkbox"/> Country Club	<input type="checkbox"/> Casino	<input type="checkbox"/> Hostess Bar
<input type="checkbox"/> Restaurant	<input type="checkbox"/> Bowling Alley	<input type="checkbox"/> Catering/Banquet Hall	<input type="checkbox"/> Pool/Billiard Hall

Concessionaire (describe venue): \_\_\_\_\_

Convenience/Retail Store (if operations are 100% retail with no on-premises consumption of alcohol, questions 25-33 are not applicable)

Other (describe): \_\_\_\_\_

16. a. Gross Annual Receipts		<b>Past 12 Months</b>		<b>Next 12 Months</b>
FOOD	\$	_____	\$	_____
ALCOHOL	\$	_____	\$	_____
OTHER (describe):	\$	_____	\$	_____

b. If applicant has more than one operation or sells alcoholic beverages for on & off premises consumption at same location, provide breakdown of receipts by operation:

	<b>Bar/Lounge</b>	<b>Restaurant</b>	<b>Banquet</b>	<b>Retail Sales</b>	<b>Other</b>
FOOD	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
ALCOHOL	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
OTHER (describe)	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

17. Does applicant have a valid **liquor license**?  Yes  No

a. Name on the license: \_\_\_\_\_ License #: \_\_\_\_\_

b. License type (Class D licenses prohibited in Utah): \_\_\_\_\_

18. For **Minnesota risks only**:

If a **Private, Fraternal, or Social Club**, does liquor license restrict service to members only?  Yes  No

19. Has the applicant or any principal with a controlling interest filed **bankruptcy** in the last 12 months?  Yes  No

20. Are **employees or other persons permitted to consume alcohol** during their hours of employment or service?  Yes  No

21. Does the establishment attract a **youthful or college crowd** ranging from 21-25 years of age?  Yes  No

22. Are all alcohol-servers certified in a **Formal Alcohol Training Course** not mandated by the state?  Yes\*  No

\*If yes, provide name of the course: \_\_\_\_\_

*To be considered for a credit on your quote, please attach copies of the certificates to this application.*

23. **Violations:**

a. Does the applicant have knowledge of any **fines or citations** for violation of law or ordinance related to illegal activities or the sale of alcohol at this location within the past five years?  Yes\*  No

\*If yes, provide the following information on each fine or citation:

i. Date(s): \_\_\_\_\_

ii. Description(s): \_\_\_\_\_

iii. Fines and/or penalties assessed: \_\_\_\_\_

iv. Measures in place to prevent future violations: \_\_\_\_\_

24. **Claims:**

a. Has the applicant had any reported **liquor liability and/or assault and battery claims** or notification of potential liquor liability and/or assault and battery claims within the past five years?  Yes\*  No

\*If yes, provide the following information on each claim:

i. Date(s): \_\_\_\_\_

ii. Description(s): \_\_\_\_\_

iii. Total incurred losses (reserves and payments): \_\_\_\_\_

iv. Status: \_\_\_\_\_

v. Measures in place to prevent future incidents: \_\_\_\_\_

25. Does or will applicant ever offer (include special events such as New Year's Eve parties, etc.):

a. Any drink specials/happy hours  Yes\*  No

b. Drink specials/happy hours lasting longer than 3 hours in duration  Yes\*  No

c. Drink specials/happy hours after 9:00 PM  Yes\*  No

d. Single drink servings larger than 24 ounces  Yes\*  No

e. Complimentary drinks  Yes\*  No

f. "All you can drink" specials or other offers involving unlimited alcoholic beverages  Yes\*  No

\*If yes, describe type of drink(s), size (oz), cost and time(s) offered: \_\_\_\_\_

g. Beer price (lowest price offered, including happy hours or specials): \_\_\_\_\_

h. Liquor or wine price (lowest price offered, including happy hours or specials): \_\_\_\_\_

26. Does applicant permit **"BYOB"** (bring your own bottle), bottle service or setups?  Yes\*  No

\*If yes, explain: \_\_\_\_\_

27. a. Are patrons under the legal drinking age permitted on the premises?  Yes  No\*

b. Are patrons **under the legal drinking age** permitted on the premises after 11:00 PM?  Yes  No\*

\*If no, how is this enforced? \_\_\_\_\_

28. Are **bouncers, security or doorpersons** ever employed?  Yes  No

29. Are **guns** permitted or kept on premises?  Yes  No

30. Does applicant feature any entertainment?  Yes\*  No

\*If yes: **Major Entertainment** (check all that apply):

- Adult Entertainment/Exotic Dancing
- Jazz music with dancing
- Karaoke with dancing
- DJ
- Band
- Country/Line Dancing
- Other (describe): \_\_\_\_\_
- Shows or Contests (describe): \_\_\_\_\_

Number of: \_\_\_\_\_ times per week **or** \_\_\_\_\_ times per year

**Incidental Entertainment** (check all that apply):

- Karaoke
- Solo vocalist
- Jukebox
- Mariachi band
- Jazz musicians
- Comedy Shows
- Other (describe) \_\_\_\_\_

Number of: \_\_\_\_\_ times per week **or** \_\_\_\_\_ times per year

**Is dancing permitted?**  Yes  No

31. Is this a **seasonal** operation?  Yes\*  No

\*If yes, what is the season? \_\_\_\_\_ to \_\_\_\_\_

32. Are facilities available for **banquets, receptions or private affairs**?  Yes  No

a. Number of: \_\_\_\_\_ times per week **or** \_\_\_\_\_ times per year

b. Are only the applicant and its authorized employees or members permitted to serve alcohol at all events where alcohol is present?\*  Yes  No\*

\*If no, are persons serving alcohol who are not applicant's authorized employees or members required to carry liquor liability insurance with limits greater than or equal to limits covered under applicant's liquor policy?  Yes  No

33. Is **entertainment featured at banquets**?  Yes  No

a. Number of: \_\_\_\_\_ times per week **or** \_\_\_\_\_ times per year

34. Is the applicant's premises located in a jurisdiction which permits **civil cases** to be heard in a tribal court?  Yes  No

35. Within the past 5 years, has applicant's liquor coverage been **cancelled or nonrenewed**?  Yes\*  No

\*If yes, explain: \_\_\_\_\_

36. Limits desired: Each Common Cause Limit: \_\_\_\_\_ Aggregate Limit: \_\_\_\_\_

37. Is applicant requesting liquor liability limits greater than general liability limits carried?  Yes\*  No

\*If yes, please note that **General Liability limits must be maintained at limits equal to or greater than Liquor Liability limits.**

38. Is an **additional insured** needed?  Yes\*  No

\*For each additional insured desired, provide the following information:

a. Name: \_\_\_\_\_

b. Address: \_\_\_\_\_

c. Insurable interest: \_\_\_\_\_

**Applicant's Warranty Statement:** The undersigned represents to the best of his/her knowledge and belief that particulars and statements set forth are true and agree that those particulars and statements are material to the acceptance of the risk assumed by the Company. The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company and the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The signing of the Application does not bind the undersigned to purchase the insurance, nor does the review of the Application bind the Company to issue a policy. It is understood the Company is relying on the information supplied by the applicant prior to issuing a quote. It is agreed that this Application, including any material submitted therewith, shall be the basis of the contract should a policy be issued.

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Applicant's Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
Owner, Officer or Partner (Required) (Required)

Broker's Signature: \_\_\_\_\_

Some states require that we have the Name and Address of your (Insured's) Authorized Agent or Broker.

Name of Authorized Agent or Broker: \_\_\_\_\_

Address: \_\_\_\_\_

Mail complete application through local Agent or Broker to: \_\_\_\_\_