



Event Liability

Event organisers face unique challenges in managing risks and ensuring the safety of attendees, participants, and property. Comprehensive liability cover is essential to meet legal requirements and safeguard against unforeseen circumstances.

What Is Event Liability?

Event Liability Insurance provides cover for damages that event organisers may become legally liable to pay to third parties following:

- Death, bodily injury, or illness of any third party.
- Loss or damage to third-party property.

This cover supports event organisers in mitigating financial risks while allowing them to focus on creating successful events.

Covers the Event Date(s) including Set-up and Breakdown of the event (If Requested).

Type of Cover?

- **Once-off Basis** - Specific Event.
- **Annual Basis** - Planned Events for a period of 12 months.

Key Factors in Determining the Insured Amount

There is no standard rule for setting liability limits, as this depends on various factors, including:

- **The venue:** Its size, capacity, and any specific requirements stipulated by the venue owner.

- **Type of event:** Risks vary significantly between concerts, conferences, and sporting events.
- **Attendee profile:** Risk levels differ for international conferences, corporate gatherings, and local entertainment.
- **Crowd size:** The expected number of attendees.
- **Temporary structures:** Risks associated with stages, stands, or marquees.

What Is Required For Coverage?

To ensure accurate underwriting, a completed proposal document is required. While additional details, such as event advertising materials, are welcome, this information ensures that the policy accurately reflects the event's scope and associated risks.

What Extensions May Be Included In The Cover?

The policy can be tailored to include additional extensions such as:

- **Participants:** Cover for injuries sustained while participating in the event.
- **Injury from animals:** Including performing or display animals.

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KEU Underwriting Managers (Pty) Ltd is an authorised financial services provider (FSP No. 5076). Our products are underwritten by Centriq Insurance Company Limited, a licensed non-life insurer and authorised financial services provider (FSP No. 3417). Cover is exclusively available through registered short-term insurance brokers. KEU is a proud member of SAUMA.





Event Liability Continued...

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- **Mechanical rides:** Cover for incidents involving amusement rides.
- **Pyrotechnics:** Cover for injuries or damages resulting from fireworks or similar displays.
- **Exhibitors:** Cover for exhibitors' liability.
- **Care, Custody, and Control:** Cover for damages to the venue, including the pitch or field.
- **Sub-contractors:** Inclusion of liability for sub-contractors if required.

What Extensions Are Automatically Included?

The following extensions are standard within the policy:

- **Spread of fire:** Covering fire-related incidents.
- **Food and drink:** Covering caterers and food vendors.
- **Employers' liability:** Covering freelance crew and cast (excluding sub-contractors).
- **Wrongful arrest and defamation:** Covering legal liabilities arising from such claims.
- **Emergency medical expenses:** Non-fault cover to transport injured third parties to medical facilities and provide medical support at the venue.

- **Temporary construction:** Cover for injuries or property damage caused by collapses or failures of temporary structures.

Main Exclusions To Note:

While this policy offers robust coverage, the following exclusions apply:

- Communicable diseases.
- War and nuclear.
- Terrorism
- Self-proppelled engines

Note: This is a summary of relevant points. For full policy information, please contact the KEU offices for the policy wording.

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