

# The Silver Lining® Special Events Program



## Target Operations

This program provides Liability coverage for special events conducted by committees, companies, non-profit organizations, and private parties, including festivals, concerts, celebrations, fundraising, and awareness-building activities of short duration. Whether it's a booth at a trade fair or an entire event, NSI can provide the right coverage. Our claims professionals have decades of experience in these areas.

## LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000/\$3,000,000 occurrence/aggregate.
- Industry-standard General Liability coverages are available at policy limits for:
  - Premises & Operations
  - Products & Completed Operations
  - Damage to Premises Rented to You (Fire Legal)
  - Personal & Advertising Injury
  - Employees as Automatic Insureds
  - Volunteers as Automatic Insureds

## Eligible Operations

- Animal rides
- Anniversary or annual celebration
- Athletic or sports exhibitions
- Auctions – animal
- Auctions – home/farm
- Auto demo derby
- Automobile shows (no racing)
- Bazaars
- Bachelor auction
- Baseball
- Basketball
- Beauty pageants
- Bike – rides/races
- Bingo games
- Blood drives
- Bowling tournaments
- Campaign headquarters (personal injury excluded)
- Card tournaments
- Carnivals
- Casino nights
- Cheerleader competition
- Christmas caroling
- Circuses
- Clubs – athletic sports
- Concerts – no mosh pits
- Concession stands
- Craft shows
- Dance recitals
- Dances
- Demonstrations in stores
- Display booths
- Dog and cat shows
- Dunk tanks
- Easter egg hunts
- Exhibition booths
- Exhibitions
- Festivals and celebrations (see specific class)

## Ineligible Operations

- Protest rallies or similar confrontational gatherings
- Concerts featuring music with violent themes
- Survival games
- Events involving airports, aircraft, hang-gliding, parachuting/parasailing, rocketry, or hot air balloons
- Events involving inherently dangerous activities, such as bungee jumping from structures, explosions, car crashes, or dangerous animals
- Illegal activities
- Stunting activities without appropriate barriers, such as monster truck demonstration in a parking lot

## Other important Liability coverages available:

- Liquor Liability in many states.

## INLAND MARINE COVERAGE

- Covering computer equipment, radios, ATVs, or golf carts

## Loss Prevention

Services include:

- Loss prevention information at [www.thesilverlining.com](http://www.thesilverlining.com). Click on NSI, then Loss Prevention.
- Web seminars on a variety of topics are free to West Bend insureds.

- Golf tournaments/  
Hole-In-One
- Horse shows
- Kiddie pulls
- Lectures
- Markets – farmers or flea
- Meetings
- Model homes
- Model legislatures
- Mud events – motorized/  
otherwise
- Musical events - no hard rock
- Outings
- Parade – participants
- Parade – sponsors
- Petting zoos
- Picnics
- Pig roasts
- Plays
- Punt, pass and kick
- Refreshment stands
- Religious meetings
- Reunions
- Rodeos (no participant coverage)
- Runs
- Santa houses
- Sidewalk sales
- Singing Valentines
- Soccer
- Social meals
- Special gatherings
- Tagged fish contests
- Tennis
- Theater performances
- Toys for Tots
- Tractor pulls
- Turkey shoots
- Volleyball tournament
- Walk-a-thons
- Weight pulling contests



NC-0010 (6-10)

NSI is a division of West Bend Mutual Insurance Company which operates in Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies. West Bend has been rated A (Excellent) or better by A.M. Best since 1971.