



Event Liability

Responsible event managers have always taken risk factors into account and planned for possible scenarios. Legislation highlights the need for proper liability cover for event organisers.



WHAT IS EVENT LIABILITY?

Event liability will cover damages for which the event organiser becomes legally liable to pay to third parties following death or bodily injury or illness of any third party. The cover also extends to provide cover for loss or damage to their property.



WHAT IS THE AMOUNT YOU SHOULD INSURE FOR?

This is a question often asked and there is no standard rule. To decide on the correct limit, the event organiser must consider the following risk factors:

- The venue – consider size, capacity and specific requirements noted by the venue owners.
- Type of event – are you hosting a concert, a conference or participants in a sporting event? The risks associated with each type of event are vastly different.
- Profile of typical person attending – risk profiles differ for international conferences, corporate events and local entertainment events.
- Size of crowd – how many people are expected to turn up?
- Temporary structures – these include stages, stands and marquees.



WHAT MUST YOU DO TO OBTAIN THE COVER?

You need to complete a proposal form and advise us of all relevant information. You will need to have proper risk management practices in place such as a JOC (Joint Operations Committee) which makes reference to proper security, medical assistance and crowd control. It is your responsibility to ensure that the sub-contractors (if any) are properly qualified and adequately insured for the duties they need to perform.



WHAT SUB-LIMITS OR EXTENSIONS CAN BE INCLUDED IN YOUR COVER?

Pay attention to contracts between you and all other parties – venue owner, sub-contractors, agents, artists, crew and sponsors – so that you know what you are accepting responsibility for. The premium must be paid prior to inception.

- Employers Liability – can include freelance crew and cast, but will never include sub-contractors and their crew.
- Emergency Medical Expenses – this section is not based on negligence. In short, we will pay for you to transport an injured third party to the nearest medical facility. This section is a non-fault section – which means that it pays upon incident and will include costs incurred for medical supplies at the venue.
- Spread of fire.
- Legal Defence Costs – this will cover all costs relating to the breach of a relevant statute.
- Wrongful Arrest and Defamation.
- Temporary Construction – this section will provide cover following the collapse or injury as a result of a temporary construction. Remember that damages to any tents, stages, equipment and the like is not covered under a liability policy.
- Food and Drink – this will cover all caterers and food vendors at your event.
- Sub-Contractors – if you are doubtful of the quality of their stated cover, we will build this into your policy.
 - Damage to venue (including pitch and field where relevant) – what does your contract state with the venue owner, and are you accepting responsibility?
 - Participants – covers athletes who are injured while participating as a result of your negligence.

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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