

INSURANCE FOR PARKS EVENTS

One of the realities of planning events in parks is that there are always legal particulars. If your group is working with the Parks Department to do clean-ups or small picnics, it is not necessary that your group hold an insurance policy—any problem would be covered by Parks' policy. However, if your group is planning to put on large events on a regular basis, it would be to your advantage to have a policy taken out in your group's name.

Insurance Basics

- ✓ For any insurance policy, plan on completing a short survey. The insurance agent or broker will give you an estimate based on this survey. You should be prepared with a full schedule of your planned events, estimated attendance, the names of any performers, and other details about the event.
- ✓ Be sure to find out what the rules are when vendors are present at events. When items are being sold, especially food, the rules about insurance vary. The insurance salesperson you deal with should solicit these details from you when you enroll.

Types of Coverage

One-day special event policy

- ✓ A basic liability plan that usually covers up to one million dollars in damages
- ✓ Only covers your group for one day.
- ✓ Cost varies based on the specific park, the number of people estimated to attend, and the type of event it will be.

One-year liability plan

- ✓ Cost varies based on the size and number of events your group is planning to produce.
- ✓ Covers your group for a full year's schedule of events.
- ✓ Cost varies based on the specific park, the number of planned events, etc.