

# CIRMA

## Special Event Coverage

### How-To Guide

The **Town of Essex and Essex Board of Education** have enrolled in a program which allows you, the “user” of a municipal facility, school, or other local government property, to secure low-cost insurance for you as well as the governmental entity. GatherGuard is a liability insurance program that provides hosts/organizers with convenient, low-cost coverage for special events held at local venues. GatherGuard can help mitigate your risks, while providing valuable protections to your entity and to the host/organizer.

GatherGuard, available through Intact Insurance, is sponsored by the National League of Cities (NLC) for the benefit of its member state municipal pools and their member cities, towns, counties, school districts, and other special districts. The **Town of Essex and Essex Board of Education** is registered to use the GatherGuard account through HUB International New England.

#### How it works:

1. Go to the website [www.gatherguard.com](http://www.gatherguard.com).
2. Select your event: Meeting (indoors)
3. Click on “Get a Quote”.
4. Enter the Venue ID Code for the **Town of Essex & Essex Board of Education: 0501-1204**
5. Click Next and answer all the remaining questions and click on “Checkout”.
6. Once approved the host/organizer purchases their insurance coverage online and the coverage is bound.
7. A Certificate of Insurance (COI) is automatically sent via email to your public entity and/or school district’s COI contact, to the COI contact at the Town of Essex, and to CIRMA, the Town’s insurance company.

Please see the detailed brochure below for more information.

If you experience technical difficulties or have questions about the eligibility or classification of your event, please call (844) 747-6240.



# GATHERGUARD Special Event Coverage

*An exclusive CIRMA member value+ coverage enhancement.*

## OVERVIEW

Special events, whether a wedding reception or a professional seminar, involve considerable coordination and careful planning. But despite these efforts the unexpected may occur—exposing your entity and the host/organizer to potential liability for bodily injury or property damage. CIRMA can help with GatherGuard—a liability insurance program that provides hosts/organizers with convenient, low-cost coverage for special events held at local venues. GatherGuard, available through Intact Insurance, can help mitigate your risks, while providing valuable protections to your entity and to the host/organizer.

## WHAT IS GATHERGUARD?

When an individual or organization rents a facility or venue for an event, GatherGuard provides low-cost insurance protections. It protects both the host/organizer and your entity against claims by guests who may be injured as a result of attending the event. It's an easy-to-use, fast method of insuring most types of events including:

- weddings and receptions
- meetings and seminars
- birthday parties
- festival and cultural events
- concerts

## HOW IT WORKS

Intact Insurance will work with you to set coverage limits, special additional insured language (if required by your entity; must be approved by Intact Insurance); and contact preferences. You will be able to see predetermined information, options customized to your entity, and the type of event being held.

Hosts/organizers can purchase special event insurance directly at [gatherguard.com](https://gatherguard.com), Intact Insurance's simple online system. Their support team is available by phone or email to answer questions about GatherGuard or to offer technical assistance to you or the host/organizer.

## PROTECTION IN THREE EASY STEPS

1. The host/organizer visits [gatherguard.com](https://gatherguard.com) and answers a few basic questions.
2. Once approved, the host/organizer purchases their insurance coverage online and the coverage is bound.
3. A Certificate of Insurance (COI) is automatically sent via email to your public entity and/or school district's COI contact, the host/organizer and to CIRMA.

It's that easy.  
Scan and see  
for yourself.



# Intact Insurance GatherGuard Special Event Coverage

## Limits and Coverage

### Limits

Limits up to \$5 Million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that the insured (the host/organizer) becomes legally obligated to pay damages because of the bodily injury or property damage to which this insurance applies.

### Coverage includes:

- Premises Operations
- Products/Completed Operations
- Contractual Liability
- Broad Form Property Damage
- Personal Injury Liability
- Third-Party Personal Property
- Limits are Outside Cost of Defense (Cost of Defense is in addition to the limit of liability for any coverage)
- Liquor Liability\*
- The Public Entity and/or School District is an Additional Insured for Each Covered Event

\* If there are any charges or fees collected by the host/organizer, or any participating vendor, and alcohol is provided or sold, then we recommend purchasing Liquor Liability Coverage in addition to the General Liability to avoid any potential exclusions applying to the event. If the host/organizer is providing alcohol, but no fees or charges are involved (such as a private party or reception) then the Host Liquor Liability included in the basic coverage will apply, subject to the term and conditions of the policy.

## Cancellations

GatherGuard policies can be cancelled for a full refund prior to the policy effective date per the policy terms and conditions. Please contact Intact Insurance or your CIRMA representative for additional information as there are several conditions which must be met for a full refund to be received.

**For More Information** - Please contact David Villecco at CIRMA: [dvillecco@ccm-ct.org](mailto:dvillecco@ccm-ct.org) -or- 203-498-3053



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This material is intended for informational purposes only, and descriptions of insurance coverage are general in nature and are not to be construed as actual policy language.

This material does not amend, extend, or otherwise affect the provisions or coverages of any insurance policy issued by Connecticut Interlocal Risk Management Agency (CIRMA) or placed with a commercial carrier by CIRMA on the behalf of the CIRMA membership, nor is it a representation that coverage does or does not exist. Coverage depends on the facts and circumstances of each claim or loss, all relevant policy provisions and applicable law. Availability of any coverage referenced in this document depends on underwriting qualifications and Connecticut State and Federal regulations.

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