



When the rock starts to roll, you need an expert.

When it comes to Event Liability, we know there's more than simple legal compliance on the line. Reputation and financial survival are two cornerstones in any eventing, sporting or exhibition business.

Unforeseen circumstances can diminish your profits and possibly destroy your reputation.

If you're an expert at events, we're the expert you can trust to cover them.

Why get your Event Liability covered by iTOO?

It is a legal requirement to have event liability cover in place for certain events, without event cover, your event cannot take place.

At iTOO we believe that because not all events are the same, our Event Liability team will offer you something unique, specially adapted to your needs whether you're hosting a once off event or frequent ones.

No matter how precise your risk management strategies are, anything, at any event can go wrong at any time.

Policy Triggers

The following, but not limited to, are covered by the policy for product and public liability:

01. **PROPERTY DAMAGE**

02. **SPREAD OF FIRE**

03. **BODILY INJURY**

04. **STATUTORY LEGAL DEFENCE COSTS**

05. **LEGAL DEFENCE COSTS**

06. **CONSUMPTION OF FOOD & BEVERAGE**

07. **POLLUTION: SUDDEN/ACCIDENTAL**

WE ARE DIFFERENT

Our once off cover allows for an events claim to be made for an incident that occurs within the policy period, at any time (even after the policy period) should the claim only become apparent at a later stage.

This iTOO offering means you're covered for a claim lodged against you at any time, as long as the incident took place within the policy period. It's just another way we're always thinking ahead, so you never need to look back.

For annual event cover we have an aggregate limit per event rather than one aggregate limit for the whole year.

Types of events covered:

- Conferences
- Corporates (lunches, dinners, cocktail parties, CEO events)
- Business openings
- Product launches
- Trade shows
- Agricultural shows
- Food and wine tastings
- Bridal and baby events
- Concerts
- Organised cycling and road running events
- Sporting events

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider (FSP No. 47230). Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider.

EVENT LIABILITY