



# 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



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.



Your public entity is registered to use the GatherGuard account through HUB International New England.



GatherGuard—a liability insurance program available through Intact Insurance, provides event hosts/organizers with convenient, low-cost coverage for special events. GatherGuard can help mitigate risks, while providing valuable protections to your entity and to the host/organizer.

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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Protection through

# GatherGuard

**CIRMA** can help protect your big day from the “uh-ohs” and “what-ifs” that might arise before or during an event through **GatherGuard**—a unique insurance program that provides 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 and peace of mind.



Connecticut Interlocal Risk Management Agency  
545 Long Wharf Drive, 8th Floor, New Haven, CT 06511



## Special Event Insurance

Get the protection you need.

A fast and easy way to obtain insurance coverage required for your event—available online and on demand.



GatherGuard

# Need proof of insurance?

We've got you covered.

Some of the country's most beautiful landscapes are found in local Connecticut parks and venues -- we'll help you get the protection you need and peace of mind you deserve for your next local event.



With **GatherGuard**, you can secure protection for most types of events, including:



**Weddings and  
Receptions**



**Meetings and  
Seminars**



**Birthday Parties**



**Concerts**



**Festival and  
Cultural Events**



**Outdoor Fitness  
Events**

Examples of what your **GatherGuard Policy** may cover:

- Damages to your or town/city property
- Injuries sustained by your guests while attending event
- Liability for accidents that may occur during your event
- Liability for events where alcohol is provided or sold (Host and Liquor Liability)



## Protection in three easy steps:

1. Visit [gatherguard.com](https://gatherguard.com) and answer a few basic questions.
2. Once approved, purchase your insurance coverage online.
3. Congratulations! A Certificate of Insurance (COI) will automatically be emailed to you and your town, city, or school point of contact.

**Get  
Covered  
Today!**

Scan the **QR Code** or  
visit **[gatherguard.com](https://gatherguard.com)**

