



Coverage that can help save the day for event planners.

► Underwriting | Industry Spotlight

Event Planners

Businesses providing clients with consultative services on event design, styling and décor.

Eligible SIC

Event Planning	42941
Business Consulting Services, NEC	8748

Visit our [Appetite Guide](#), accessible through the EBC, for a complete list of eligible classes.

What Good Looks Like

- May assist with budget development and tracking
- Makes vendor recommendations and referrals only
- Provides day-of oversight and coordination
- Provides limited ancillary services such as photography or rental of décor

Out of Appetite

- Event planners who own or operate the event venue
- Event promoters (insured is the host or sponsor of the event)
- Event planners who hire pyrotechnic companies
- Event planners who employ DJs, bartenders and security staff
- International event planning
- Team building event planning
- Production companies
- Tent and/or bounce-house installation or rental

Targets

Spectrum® BOP

Maximum Property Values:

- \$20M per location
- \$40M per policy

Workers' Compensation

Maximum Payroll: \$20M per policy

Business Auto

Coverage available for all industries and property values/sales/payrolls outlined when supported by a Spectrum Business Owner's Policy and/or workers' comp policy. Not all classes or fleet sizes eligible for monoline auto.

Spectrum BOP Key Optional Liability Coverages

Electronic Data and Interruption of Computer Operations

Pays to replace or restore electronic data that has been destroyed, corrupted, or made inaccessible by a computer virus or covered loss, and any loss of business income that results.

Hired & Non-owned Auto

Protects against any accident involving a vehicle that's either rented or not owned by the insured.

Professional Services Endorsement

Covers services including advice and recommendations regarding the planning, organization and management of weddings, birthday parties, anniversaries, corporate gatherings and other similar events.

Workers' Compensation

We write monoline workers' comp policies, too – even though we prefer the total account.

Business Auto

Broad Form endorsement for:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible and more

Smoother quoting:

- VIN prefill reduces keystrokes and improves accuracy
- ICON Bridge lets you quote in “real time” in a fraction of the time

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

Faster and Easier Digital Service Options

- ICON Bridge – quote **all lines** fast
- Digital Services
 - » All policy changes are available online
 - » Workers' comp changes are processed in real time
 - » Certificates of Insurance and other service requests are processed in real time
 - » 24/7 access

Ask your territory manager how our expanded appetite fits into your customers' plans.



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