

VENDOR INSURANCE Q & A

What is the purpose of having special event coverage?

For your protection-

An unaware person could slip on a spilled drink outside your booth. A shelf in your booth could come off spilling its contents and possibly hit someone.

Having special event coverage is a good thing for you. Even with the most careful planning, unexpected situations can arise that you might not be prepared for and without adequate liability protection you will have to pay damages and defense costs yourself. If the damages and costs are high enough, you may suffer financial hardship or bankruptcy.

When did Historic Manassas, Inc. start requiring liability insurance from all festival participants?

As of July 2012, Historic Manassas, Inc. requires all participants to complete the Participation Agreement (listed on the event website) and provide a Certificate of Insurance listing the City of Manassas and Historic Manassas, Inc. as an additional insured.

Why do I have to list Historic Manassas, Inc. and the City of Manassas as an Additional Insured?

Historic Manassas, Inc. and the City of Manassas are listed as Additional Insured because it protects them from lawsuits brought on by anyone you may hurt as a result of your negligence. It does NOT protect them from their own negligence and therefore they acquire their own special event insurance coverage.

What is an Endorsement?

An Endorsement is document that accompanies your Certificate of Insurance that states your policy has been changed to include the additional insured named on your certificate. This endorsement is proof that your insurance carrier has, in fact, taken the necessary actions to update your policy.

Where can I purchase Special Event coverage?

Often times, your personal insurance for your home or rental will be willing to provide you with such a certificate. If you are unable to acquire insurance through your personal insurance company, there are a number of companies you can go through listed below.

Special Event Coverage Providers

[The Event Helper](#)

[Exhibitor Insurance Now](#)

[Special Event Insurance](#)

[Tulip Program](#)