



Event General Liability Insurance  
**Proposal & Application**

Payment Outstanding: [Click here to make payment](#)

<b>PROPOSAL NUMBER</b> 2904729
<b>PREPARED ON</b> 09/03/2019
<b>PRICING VALID UNTIL</b> 09/10/2019 (7 days)

<b>PREPARED FOR</b> Gaby and Kai's Wedding Kaheem Bowen 3430 EAGLE AVE, KEY west, FL 33040 Phone: 3058962241 Email: kaheem55.kb@gmail.com	<b>LICENSED AGENT (ALL 50 STATES)</b> East Main Street Insurance Services, Inc. Will Maddux PO Box 1298 Grass Valley, CA 95945						
<b>PROPOSAL CREATED BY</b> www.TheEventHelper.com Inc. Direct Sale 1020 McCourtney Rd. Suite B, Grass Valley, CA 95949 Phone: (530) 477-6521 Email: info@eventhelper.com	<b>INSURED BY</b> Lloyds Syndicate 2623 NAIC: AA-1128623 82% Lloyds Syndicate 623 NAIC: AA-1126623 18% Rating: A.M. BEST A(Excellent) XV						
<b>COVERAGE LIMITS</b> Each Occurrence (Includes Bodily Injury and Property Damage) \$1,000,000 Damage to Rented Premises \$100,000 Personal & Advertising Injury \$1,000,000 Products / Completed Operations Aggregate INCLUDED General Aggregate \$2,000,000 Medical Payments \$5,000 Liquor Liability Host Included Waiver of Subrogation Not Included Additional Insured(s) Included Hired & Non-Owned Auto Not Included Deductible \$1,000	<b>POLICY COVERAGE INTENT</b> <b>This is just an brief overview, see policy for exact coverage.</b> Property Damage Coverage for your rented Event Locations. Bodily Injury Coverage for your Event Attendees. Protection from Property Damage & Bodily Injury Lawsuits.  <b>COST BREAKDOWN</b> Premium \$71.25 Stamping Fees \$0.08 Tax \$4.76 Policy Fee \$20.14 Risk Purchasing Group Membership Cost \$0.00  <b>Outstanding Policy Cost \$96.23</b>						
<b>EVENT DETAILS</b> Where is your event? <b>FL</b> Total days of coverage you need? <b>1</b> Estimated total attendance? <b>90</b> <b>Weddings and Wedding Receptions</b>	<b>UNDERWRITING QUESTIONS</b> See Underwriting Document						
<b>COVERAGE TERM</b> Dates of Coverage: 02/22/2020							
<b>ADDITIONAL INSUREDS (SHOWING 2 OF 2)</b> <table border="0"> <tr> <td>Truman Waterfront</td> <td>City of Key West</td> </tr> <tr> <td>21 E Quay Rd</td> <td>1300 White Street</td> </tr> <tr> <td>Key west, FL 33040</td> <td>Key West, FL 33040</td> </tr> </table>		Truman Waterfront	City of Key West	21 E Quay Rd	1300 White Street	Key west, FL 33040	Key West, FL 33040
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## REFUND POLICY

If I choose to cancel my general liability policy, I will be subject to a refund fee of \$20.14, the full Administration Charge on my policy. In the very unlikely case www.TheEventHelper.com's coverage terms do not meet my venue's insurance requirements and cannot be amended to do so, I am eligible for a full refund of my policy price. No refunds will be issued after the commencement of the policy period.

## TERMS & CONDITIONS

### NOTICE TO THE APPLICANT

No fact, circumstance or situation indicating the probability of a Claim or action for which coverage may be afforded by the proposed insurance is now known by any person(s) or organization(s) proposed for this insurance other than that which is disclosed in this application. It is agreed by all concerned that if there is knowledge of any such fact, circumstance or situation, any Claim subsequently emanating there from shall be excluded from coverage under the proposed insurance.

For the purpose of this application, the undersigned authorized agent of the person(s) and organization(s) proposed for this insurance declares that to the best of his/her knowledge and belief, after reasonable inquiry, the statements in this application and in any attachments, are true and complete. Underwriting Managers or the Company are authorized to make any inquiry in connection with this application. Signing this application does not bind the Company to provide or the Applicant to purchase the insurance.

If the information in this application and any attachment materially changes between the date this application is signed and the effective date of the policy, the Applicant will promptly notify the underwriter, who may modify or withdraw any outstanding quotation or agreement to bind coverage.

This is a Claims-made policy with a 24 Month Extended Reporting Period. You have 2 years from the policy expiration date to submit claims in writing to the insurance company.

### INSURANCE FRAUD WARNING

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime in certain jurisdictions, and subjects the person to criminal and civil penalties.

[Click here for STATE-SPECIFIC FRAUD WARNING STATEMENTS](#)

## TERMS AND CONDITIONS

- A. I/We warrant to the Company, that I/We understand and accept the notice stated above and that the information contained herein is true and that it shall be the basis of the policy and deemed incorporated therein, should the Company evidence its acceptance of this application by issuance of a policy. Note: This application is signed by undersigned authorized agent of the Applicant(s) on behalf of the Applicant(s) and its owners, partners, directors, officers and employees. Name of Person Acknowledging Warranty: Kaheem Bowen , 09/04/2019
- B. I/We confirm that we understand that your Athletic / Sporting Participants, Performers/Crew/Stunts, Firearms, Auto Exposures, Animal Exposures, Golf Carts, All Terrain Vehicles (ATV), Utility Vehicles (UTV) and Assault & Battery are Excluded From This Policy.
- C. I/We confirm that there will be no Mosh Pits or Fireworks/Pyrotechnics of any Kind.
- D. I understand there is no coverage for amusement devices, inflatables, rides or animals (classified animal event removes animal exclusion). This does not mean you cannot have them at your event, it means our policy will exclude coverage for amusement devices, inflatables, rides or animals. This policy will not cover any athletic or sports participants, employees, volunteers, or individuals compensated by the insured.
- E. I/We understand that the event types under "EXCLUDED EVENT TYPES" are excluded from this policy.

### EXCLUDED EVENT TYPES

Activist Rallies, Marches or Literature Distribution, Airshow or Aircraft Events, Any and all Animals, event or show that runs past 2:00am, event or show at an exotic / adult venue, event or show with exotic / adult dancers present, Armed, Non-Armed or Private Security, Bicycle Rallies, Races, and Events, Boat Shows (on the water), Body Piercing or Tattooing services including but not limited to the insertion of pigment, collagen or any other foreign substance into or under the skin, Bonfires, Bounce Houses, Bungee Jumping, Cannabis Related Events, Circuses, Color or Foam Parties, Concerts - Not otherwise classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska, Punk, or similar types of music, Evangelistic Events with Faith Healing or Similar Activities, Events with Known Attendance Prior to the Events Greater than 5,000 People, Events or shows promoted as trance type music shows, Events or shows taking place at secret venues , Film Production, Fireworks (Sparklers Acceptable), Food Eating Contests, Fraternity Events, Go Kart Races, Grad Night, Gun and/or Knife Shows, Haunted Houses/Attractions, Hang gliding/Sky Diving, Hay Rides, Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, In or On Water Activities, Inflatables, Instructional Classes - Driver Education, Flying or Health, Laser Tag, Luge, Mechanical Amusement Devices Including Mechanical Bulls, & Amusement Devices, Mosh Pits, Motorsports, New Years Party (open to Public/not by invite only), Night Club Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parades, Parasailing, Political Events or Rallies, Professional Sports, Pumpkin Chucking Events, Pyrotechnic show, flash boxes, or laser light production, Raves or Rave Like Events or Shows, Reality TV Shows, Record Signing's in Stores, Renaissance Fairs/Festivals, Re-Enactments, Rodeo and Roping Events, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Skateboarding, Ski Events, Sky Diving, Slam Dancing, Sorority Events, Squat Parties, Swap Meets/Flea Markets, Swimming and Pool Facilities, Tailgating Events, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides

F. You are hereby notified that your policy will terminate effective no later than the date and time of its expiration. You have no right of automatic renewal and additional coverage will require application with no guarantee of approval or policy issuance.

CLAIMS EXPENSES ARE WITHIN AND REDUCE THE LIMIT OF LIABILITY UNDER THIS POLICY. THE UNDERWRITERS SHALL NOT BE LIABLE FOR ANY DEFENSE COSTS OR FOR ANY JUDGEMENT OR SETTLEMENT AFTER THE LIMIT OF LIABILITY HAVE BEEN EXHAUSTED. PLEASE READ THIS POLICY CAREFULLY.

Licensed Agent in all 50 states: Will Maddux

## PURCHASE LINK

[https://www.theeventhelper.com/purchase/index?ehq=2904729&ehsa=open\\_proposal&session=D05782](https://www.theeventhelper.com/purchase/index?ehq=2904729&ehsa=open_proposal&session=D05782)