

Wedding and Wedding Reception *Insurance Program*

**Host Liquor
INCLUDED!**



■ A Liability Insurance Program providing protection from lawsuits of bodily injury and/or property damage



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A Liability Insurance Program Providing Protection from Lawsuits of Bodily Injury and/or Property Damage

You've fallen in love, and now you want to celebrate that love with your friends and family. You want to be unique and commemorate your wedding with an incredible party for your friends and family, who love and support you and your partner. What happens when someone gets hurt, and your wedding celebration turns into a financial and emotional strain on your guests? It may seem unnecessary now, but insuring your wedding can help guarantee that your special day will leave you with pleasant, loving memories of your wedding.

Your wedding can be the happiest day of your life. Months of planning mean that you should enjoy the wedding of your dreams. You may have made all the arrangements for your forthcoming wedding, or you could still be in the planning stages for the big day. Whatever your circumstances, DHC Insurance, L.L.C. can help you protect your family and friends during your celebration. Hopefully your wedding day will take place with no setbacks, but unfortunately, accidents do happen.

Whether you are looking for one-day liability coverage or a three-day package, DHC Insurance, L.L.C. offers quality insurance with the lowest possible premium cost to you. Our firm understands the financial demands that a wedding places on a bride and groom, and their families. We want to make sure the financial stresses are over with the wedding. Protect your loved ones from the

emotional and financial burden that one can incur as the result of a loss or injury. DHC Insurance, L.L.C. offers specialized insurance for your wedding, from the number of guests you plan to have at your wedding, to the day-after brunch, our unique program is affordable and unmatched in the insurance industry.

Who Is Covered

This program provides protection for the Policyholder against claims of bodily injury liability, property damage liability, personal and advertising injury liability and the litigation costs to defend against such claims. Coverage is provided up to \$1,000,000.00 per occurrence. There is no deductible amount. Coverage is offered through the Sports and Recreation Providers Association Purchasing Group.

Coverage Includes Suits Arising Out Of:

- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Incidental medical malpractice
- All activities necessary to conduct wedding or wedding related events
- Ownership, use or maintenance of facilities
- General negligence claims
- Cost of investigation and defense of claims, even if groundless
- Corporal punishment

Exclusions

Claims made by athletic participants, abuse or molestation, aircraft, all acts of terrorism, asbestos liability, assault and battery, collapse of temporary structure, employment related practices, fungi and bacteria, hepatitis, HIV, HTVL, AIDS, transmissible spongiform encephalopathy, lead poisoning, nuclear energy liability, professional liability, pyrotechnics activity, total pollution, war liability and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy.

Note: There is no liability coverage for claims arising out of any of the following activities: All motor sports, ballooning, bungee jumping, cheerleading pyramids, gymnastics, inflatables, luge, mountain climbing, parachuting, polo, rock climbing, rodeo or any equestrian related sports, sale/manufacture or distribution of any athletic equipment, skin diving, SCUBA diving, snow skiing, squash, tobogganing, use of saunas or other tanning devices, use of trampolines, water slides, white water rafting or any saddle animal exposures.

Program Highlights

Admitted Basis

Occurrence Form Policy

"A" Rated Insurance Company

Host Liquor Liability

Worldwide coverage for suits brought in the US, US Territories, Canada or Puerto Rico