

# **Risk Management Services**

## GatherGuard Liability Coverage

www.masc.sc (keyword: GatherGuard)

## Does your city allow private use of its facilities?

Give your city extra peace of mind by offering GatherGuard liability coverage.

### Why should your city offer coverage through GatherGuard?

Many cities allow individuals and groups to use or rent municipal-owned facilities. When someone is injured at one of those events, they may sue the city and the event organizer. Dealing with claims, regardless of their merit, can be expensive and time consuming.

When individuals purchase GatherGuard coverage for their event, your city is automatically named as an additional insured on the policy. This gives added assurance that your city will be protected from claims arising from an event held on city property.

GatherGuard provides \$1 million in liability protection for many types of events, such as concerts, reunions, job fairs, weddings, poetry readings, baptisms, quinceañeras and auctions. Event attendance is limited to 5,000 people.

Liquor liability coverage also is available.

Individuals and groups who use city property are often unaware that they can be held legally and financially responsible for injury, accidents and property damage resulting from their event. GatherGuard keeps them protected.

#### How does GatherGuard work?

Individuals purchase coverage online from GatherGuard.com. After event information is entered into the secure website, an instant quote is generated, and the policy can be purchased with a credit card.

Costs are based upon the event type, number of people, level of risk, length of the event, special requirements and amount of coverage needed.

By offering GatherGuard, your city helps individuals and groups protect themselves and their guests, and the city gets an extra layer of protection against loss.

A certificate of insurance is sent to the purchaser and the city via e-mail.

For additional information, contact Susan Kludjian at 800.370.2106 or visit www.gatherguard.com.

This program is sponsored by



