



**Michael H. Iser, Vice President, Race and Special Events**

**The Associated Difference:  
The Race & Special Events Insurance Program**



**IT IS NOT AS EASY AS PICKING UP THE PHONE**



# Putting together an insurance plan to protect your event?



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- How many participants do you expect?
- Time of day
  - Early Morning
  - Late at night



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- How many participants do you expect?
- Time of day
  - Early Morning
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- Other Activities going on during or after the race?
- Activities for children-blow up obstacle course?
- Vendors selling products
- Liquor be sold or handed out



# Whether this is your first event or your 10th event, the planning is the same

- Go through a Risk Assessment.
  - How do you handle crowd management?
    - Before, during, and after the event
    - What do you perceive as a threat and vulnerabilities to your event?
  - Identify & build a relationship with your event stakeholders



# Who are your event stakeholders?

- Sponsoring organization



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- Local Police and Fire Departments



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- Doctors, Hospitals, Emergency Medical Personnel



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  - Financial Sponsors



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    - Your Runners



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- Sponsoring organization
- Local Police and Fire Departments
- Doctors, Hospitals, Emergency Medical Personnel
  - Financial Sponsors
    - Your Runners
    - The Community



# Do you have an Emergency Action Plan?

It's all about communication

*Communicate* with volunteers on the race route



# Communicate

*Communicate* with volunteers on the race route

With runners during the race



# Communicate

*Communicate* with volunteers on the race route

With runners during the race

Spectators before, during and after the  
race



# Now that we have the basics, **pick up the phone and talk to your insurance broker**

- **Not** the person who insures your house, but the person who insures your business or organization.
- Someone who has the experience, and understands what is going on, and can work with you to develop protocols and procedures.



# IT'S TIME TO TALK ABOUT THE POLICIES—**FINALLY**

## WHAT QUESTIONS DO YOU HAVE IN PURCHASING YOUR POLICIES?

What do I need to meet the requirements?

How much liability insurance should I carry?

Do I need property insurance?

Workers Compensation: “But I don’t have any employees”



# IT'S TIME TO TALK ABOUT THE POLICIES—**FINALLY**

## WHAT QUESTIONS DO YOU HAVE IN PURCHASING YOUR POLICIES?

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- How much liability insurance should I carry?
- Do I need property insurance?
- Workers Compensation: “But I don’t have any employees”

- Usually \$1,000,000
- At least the minimum, but maybe more depending on the event or stake holder requirements
- Yes, if you own or are leasing property.
- Yes, you need Work Comp even if you are using independent contractors.



# What else Do I need?

- Umbrella or Excess Liability
- Coverage for Motor Vehicles  
incl. Golf Carts
- Directors and Officers Liability  
including Employment practices  
liability
- Fidelity Bond
- Professional Liability (race  
Organizers)
- Event Cancellation
- Volunteer Medical Professional  
(including your medical  
Director)



## Last but not certainly not least

Ask for and **require** a certificate of insurance from every supplier and vendor. If they don't have coverage or refuse to provide one, don't do business with them.





# CERTIFICATE OF LIABILITY INSURANCE

SDILLEY

DATE: 11/04/2011

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Associated Agencies, Inc. 1707 Goli Road, #3703 Rolling Meadows, IL 60009	CONTACT NAME RACER PHONE: 847-427-8400 Ext. 100 FAX: 847-427-4558 EMAIL: ADDRESS: INSURANCE APPROVING COVERAGE
INSURED RACE EVENTS	INSURER A: INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES      CERTIFICATE NUMBER:      REVISION NUMBER:

IT IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR A POLICY TERM OF 12 MONTHS. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR UNDERWRITING AGREEMENT WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES LISTED BELOW IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES WHICH SHOULD BE REVIEWED IN CONNECTION WITH ANY PAID CLAIMS.

CLASS	TYPE OF INSURANCE	ADDITIONAL COVERAGE	POLICY NUMBER	INSURER	POLICY EX. NO.	UNIT
A	COMMERCIAL GENERAL LIABILITY CLASSIFICATION: <input checked="" type="checkbox"/> TRADE	<input checked="" type="checkbox"/> X				PUBLIC LIABILITY \$ 1,000,000 COMMERCIAL AUTO \$ 500,000 AUTOMOBILE LIABILITY \$ 5,000 PERSONAL AUTO \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 POLICY EX. NO. \$ 2,000,000
A	AUTOMOBILE LIABILITY ANY AUTO SCHEDULED AUTOS UNINSURED AUTOS	<input checked="" type="checkbox"/> X				BODILY INJURY \$ 1,000,000 PROPERTY DAMAGE \$ 1,000,000 UNINSURED AUTOS \$ 1,000,000 MEDICAL EXPENSE \$ 1,000,000
A	JUWELLIA LUMP SUM BENEFIT	<input checked="" type="checkbox"/> X				CLAIM OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
A	ADVERTISING, PROMOTIONAL AND EMPLOYERS LIABILITY ANY EMPLOYEE OR CONTRACTOR GENERAL AGGREGATE \$ 500,000 EMPLOYERS LIABILITY \$ 500,000 EMPLOYERS POLICY \$ 500,000	<input checked="" type="checkbox"/> X				GENERAL AGGREGATE \$ 500,000 EMPLOYERS LIABILITY \$ 500,000 EMPLOYERS POLICY \$ 500,000

DESCRIPTION OF OPERATIONS, LOCATIONS, VEHICLES (ACCIDENT), ADDRESS, CONTACT INFORMATION, RATED RISK CLASSIFICATION  
No:      ; Racing Event  
included as additional insured.

CERTIFICATE HOLDER <b>SAMPLE</b>	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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What does a Certificate of Insurance look like?



Remember, it's not how you start but how you finish...

