



## Event Insurance FAQ for Dreamland Arts Renters

*This FAQ sheet is for general information only. All renters should discuss their specific insurance policies with the insurer and/or their representatives.*

### **Event Liability Insurance**

Event Liability Insurance can protect the insured (i.e. you, the renter of Dreamland Arts) if property is damaged or an individual gets injured while attending the event at Dreamland Arts.

### **General Liability Insurance**

The policy you get will most likely be a General Liability policy, i.e. it is for 3rd Party liability. Damage to Dreamland Arts property may be covered, but damage to the insured/renter's property (i.e. your equipment, sets and props) is not covered.

### **Health Insurance**

A General Liability policy does not provide Health Insurance coverage for the insured.

### **Coverage for Cast & Crew**

A General Liability policy will not cover injuries to participants from the insured/renter's group, including performers, crews and volunteers.

### **Host Liquor**

Dreamland Arts is an alcohol-free space, so you don't need this coverage, but most event liability policies will include Host Liquor coverage at no additional cost to you.

### **Waiver of Subrogation**

This endorsement makes your policy the first and only policy to pay in the event of a covered claim, even if Dreamland Arts may be partially liable. Dreamland Arts **does not** require renters to include a Waiver of Subrogation.

### **Hired & Non-Owned Auto**

Hired & Non-Owned Auto provides coverage for Bodily Injury and Property Damage done by an automobile hired by you or operating on your behalf at your event. This is not personal or commercial automobile coverage for automobiles owned by you. Dreamland Arts **does not** require renters to include Hired & Non-Owned Auto in their policy.

### **Estimated Total Attendance**

Estimated Total Attendance is the number of people at your event. If you aren't sure, your most educated guess is acceptable. If your event is over multiple days, add up the attendance for each of those days.

### **Additional Insured**

Renters must **add Dreamland Arts as Additional Insured** to their policy. Dreamland Arts must be provided with a Certificate of Insurance as proof of renter's insurance policy.