

**Liability & Cancellation Insurance – Venue Purchased
{Cancellation Highly Recommended not Required (Opt Out by Renter)}**

Responsibility to Secure Insurance:

Venue will purchase, on behalf of Renter, a Special Event Liability Insurance in the amount of \$1 million per occurrence, and \$2 million aggregate, together with Host Liquor Liability coverage. Venue will be named as an additional insured on said policy.

Any third-party suppliers or vendors used or contracted by Renter shall carry liability insurance in the amount of not less than \$1 million per occurrence, and \$2 million aggregate. Venue shall be named as an additional insured on said policies and Venue shall be provided a copy of said policies at least 30 days prior to the event date. Any person or company serving alcohol at the event shall also maintain Liquor Liability coverage in the same amounts as listed above.

In addition to the liability insurance mentioned above, if the event is a wedding, Venue will purchase, on behalf of Renter, a Wedding Cancellation Insurance policy in an amount equal to the greater of (1) \$10,000, or (2) Renter's total estimated budget for the wedding. For item (2), the estimated budget should include, but not be limited to, the following costs: venue rental, food & beverage, flowers, décor, entertainment, labor, etc. Renter will provide Venue with their total estimated budget for the wedding. Venue shall be provided with a copy of the Certificate of Insurance for the Wedding Cancellation Insurance policy at least 30 days prior to the wedding date.

Opt Out Option - Renter has the option of opting out of the above requirement for cancellation insurance. If Renter chooses to opt out, Renter hereby acknowledges and agrees that Renter assumes the full risk of losing any non-refundable payments to Venue and/or other vendors in the event of cancellation.

_____ (initials) Renter hereby opts out of Venue's cancellation insurance requirement. Do not initial if you would like the venue to purchase cancellation insurance on your behalf.

For both Special Event Liability Insurance and Wedding Cancellation Insurance, the cost of the policies will be invoiced to renter together with venue's standard charges and costs.

Venue may carry separate liability and other insurance in such dollar amounts as deemed necessary by Venue to protect itself against any claims arising from any scheduled activities during the event. Venue's insurance will not defend, cover, or extend to Renter.

Failure to provide evidence of this insurance to Venue 30 days prior to your event can cause immediate cancellation of the event. Cancellations arising from failure of Renter to provide Venue with a proper and timely certificate(s) of liability insurance will be treated as a Renter caused cancellation and Renter shall not receive a refund of any deposits paid.

Insurance will be purchased online from eWed Insurance (<https://www.ewedinsurance.com>). Once purchased all documents are automatically emailed to you and us. If you would like to speak with an insurance specialist at eWed, please email info@ewedinsurance.com or call 800-426-1064.

Legal Disclaimer:

You are hereby advised and acknowledge that eWed Insurance Services, LLC is strictly an insurance broker providing insurance services and not a law firm. eWed Insurance Services, LLC does not provide legal advice and no work done or information provided by eWed Insurance Services, LLC, including David Berke, shall be considered as providing legal advice or legal opinions.

The sample insurance requirements contract language is being provided to you, free of charge and is provided on an "as is" basis, for informational purposes only. This language and any use of the language should be reviewed and approved by your legal counsel prior to any use. eWed Insurance Services, LLC and David Berke, assume no responsibility for any errors or omissions in the sample insurance requirements contract language or the results obtained from the use of this information. All information is provided without any representations or warranties, express or implied, as to its suitability, legal effect, completeness, currentness, accuracy, and/or appropriateness.