



Exhibitor Liability Insurance - International Program

For US Conference and Exhibition Organizers running events Outside the US

The Goal

To maximize compliance with your insurance requirement.

Your contract with the venue stipulates that you are responsible for anything that happens during your show. We want to make sure that any claim emanating from an exhibitor's booth does not reach and affect your insurance policy. The method to do this is by making sure each exhibitor has insurance, and that insurance names you as additional insured.

The Problem

Your exhibitors come from all over the world. Problems arise when they attend an event overseas. Most insurance companies are reluctant to provide international coverage. Exhibitors struggle to buy the correct Liability insurance that is required to exhibit at your event outside of their country.

Organizers are finding it time consuming and frustrating trying to check that every exhibitor has the appropriate insurance.

Our Exhibitor Insurance Program fills this gap, creating a simple and effective solution to a common problem for international events.

The Program

Organizer:

Rainprotection Insurance will provide Event General Liability to cover the event for the organizer. If the organizer already has insurance in place, we will provide a FREE Excess Liability Policy that gives the organizer an extra layer of insurance, for claims over and above the existing limits of their insurance policy.

In other words, at no cost to the organizer, we will provide additional coverage should their GL Policy exhaust it's Limits.

Exhibitors:

All Exhibitors are added to the organizer's Excess Policy for an additional premium per exhibitor. They are given their own limits. Organizer is named as additional insured on all exhibitor policies.

Coverage and the Premium are included in Booth Space Fees and is collected by the Organizer.

- At the Organizer's option, exhibitors may or may not be offered the opportunity to submit their own compliant insurance by a certain date prior to the event, say 60 days. If they do submit compliant insurance, their premium would be refunded. We recommend NOT offering this option. Although our Program will still guarantee 100% compliance, you'll still have the extra work of collecting and recording insurance.



The Simple Process

1. The Organizer receives a PDF copy of the Master Insurance Policy for the event.
2. Organizer sends monthly spreadsheets to Rainprotection Insurance listing the exhibitors that signed up that month and are to be covered under the Policy.
3. Rainprotection Insurance sends a monthly invoice to the organizer for the previous month's spreadsheet.
4. The exhibitors listed on the spreadsheet are automatically covered.
5. Insurance Certificates are sent to each exhibitor listed on the spreadsheet.

Pricing (when insurance is included in Booth Space Fees and are final)

- Non-US Exhibiting Companies: Starting at: \$160 + Taxes
- US Exhibiting Companies: Starting at: \$210 + Taxes

Coverage Limits (per exhibitor)

- \$2 million per occurrence / \$5 million aggregate
- \$20 million total aggregate for the event

Benefits for Organizers:

- **Free Excess Liability Policy** (\$2 million per occurrence and \$5 million aggregate) above your current policy.
- If there were to be many, or one large claim at your event, and your current policy exhausted its limits, our excess policy will then kick in to help cover any additional costs. Potentially saving you from extremely large out of pocket expenses.
- Guaranteed 100% compliance with your insurance requirements no matter where in the world the event takes place.
- Frees up your staff from chasing down exhibitors for their insurance.

Benefits for Exhibitors:

- Inexpensive and the simplest way to purchase the required insurance for your event.
- Exhibitors are saved the headache of searching far and wide for insurance to cover an event they want to attend, but might be forced to miss out on if they cannot find coverage elsewhere.
- Exhibitors whose Liability Insurance will not cover them at an event that is outside of their country
- Companies who do not have the time to deal with all the certificate arrangements.
- Exhibitors who find it easier or advantageous to use this program, rather than their corporate insurance; similar to when you rent a car and do not want to use your own insurance.
- Should there be a claim, it will not tarnish their policy and rates.