

Coverage Options Guide

Understanding what's protected

Complete Coverage Overview

Daily Event Insurance provides comprehensive protection for a wide range of events and activities. For just \$40 per day, your customers receive:

Coverage Type	Limit	Deductible
General Liability	\$1,000,000	\$0
Equipment Damage	\$10,000	\$100
Event Cancellation	\$5,000	\$50
Medical Payments	\$5,000	\$0
Property Damage	\$100,000	\$250

General Liability Coverage

What's Covered:

- Bodily injury to third parties during the event
- Property damage caused by event activities
- Legal defense costs if sued
- Medical expenses for injured guests

Common Claim Examples:

- Guest slips on wet floor during fitness class
- Participant injures another during sports activity
- Rented equipment damages venue property

Equipment Coverage

What's Covered:

- Rented equipment damage
- Borrowed equipment from venue
- Theft during event hours
- Accidental damage by participants

Equipment Examples:

Category	Examples
Sports	Kayaks, bikes, ski equipment, golf clubs
Fitness	Weight machines, treadmills, yoga props
Event	Sound systems, lighting, staging
Outdoor	Camping gear, climbing equipment

Cancellation Coverage

Covered Reasons for Cancellation:

- Severe weather making event unsafe
- Sudden illness of key participant
- Venue becomes unavailable
- Government-mandated closures

Not Covered:

- Change of mind
- Scheduling conflicts
- Pre-existing conditions

All claims are processed within 48 hours. Support available 24/7 at claims@dailyeventinsurance.com