WHY DO I NEED THE EVENT HELPER FOR INSURANCE?

When our property is used by outside groups for events such as meetings, receptions, festivals, concerts, and other occasions, our exposure to liability is increased. Also, did you know that you, as the third-party using or leasing our property, are, in most cases, liable for any losses that occur during your function?

As a responsible private building, it is our goal to protect both of us from liability when you use our property for events. As such, we require that you carry proper liability insurance protection (\$1 million limit of liability per occurrence) on the day(s) of your function. If you currently have a business or homeowner's insurance policy in place, your policy may be able to provide this protection for you if they name us as an "Additional Insured" on your policy. This proof of insurance must be presented to us prior to your event. Ask your insurer for more information on this.

If you don't have an insurance policy in place, please visit TheEventHelper.com. The Event Helper is a low-cost insurance policy that protects both you, the "Lessee" and us, the owner of the property from bodily injury or property damage arising during the event.

HOW MUCH DOES IT COST?

It depends. Currently rates start at \$66. It is based upon the risk associated with the particular event or activity, the number of days needed to be covered, and the number of participants attending the event. Also taken into consideration are special requirements of the event such as alcohol liability, food service, etc.

HOW TO OBTAIN A SPECIAL EVENT POLICY

- 1. Go to The Event Helper at theeventhelper.com
- 2. Fill out information as it pertains to your event
- 3. When you get to #6- NAME OF CERTIFICATE HOLDER
 - a. Put <u>CFPIA</u> as the Certificate Holder
 - b. Address: 933 Anthony Road, Portsmouth, RI 02871
- 4. Finish filling out information and pay for policy.
- 5. Email or mail copy of policy to CFPIA at the above address before the event date.