

TotalEvent® Insurance Online

Instant online insurance for special events



TotalEvent® insurance online provides brokers with a branded white-label solution to allow convenient processing direct to your clients while you earn commissions with each written account.

TotalEvent® Insurance Online

Give your brokerage and your clients the TotalEvent® advantage. TotalEvent® insurance online from HCC Specialty combines profitable branding opportunities for you and fast, competitive quotes and policy issuance for your clients.

TotalEvent® insurance online is a fully automated online quoting and binding process, not just a quoting system. Users complete an application online, receive a quote, make payment, bind the policy and print quotes, policies, invoices and certificates instantly.

TotalEvent® is easy to use. Complete a simple registration process, then add an unlimited number of individual users. Apply for coverage on behalf of your clients or have clients visit your branded customer portal to apply on their own.

Features and Benefits

- Access the system anytime, anywhere
- Receive an automatic quote or have an underwriter review the application and release the quote quickly
- Offer your clients competitive rates and low minimum premiums
- Benefit from a user-friendly system with step-by-step guidance and webinars
- Handle complicated risks online
- Access an HCC Specialty associate at any time
- Rated A+ (Superior) by A.M. Best Company

Earn Commissions While Building Your Brand

Build your events business and brand simultaneously by placing a unique link on your website to direct clients to a customized TotalEvent® online portal. They will be able to do everything from complete an application to bind and issue a policy, all on their own, while you earn commission for every account that is bound.

We can even replace our logo and information with yours to create a seamless transition when clients leave your website to visit your branded customer portal. You will be building your brand, saving valuable time and offering your clients an efficient cost-effective solution for their event insurance needs.

Event Insurance Products

Innovative HCC Specialty products support your brokerage with cutting-edge programs, automation features and distribution options. Products available for quoting online include:

Special Event Liability Insurance

- Protection for third-party bodily injury or property damage during an event
- Coverage on a short-term basis for event organizers / promoters or exhibitors
- Coverage on an annual basis for event / meeting planners or exhibitors
- Coverage for vendors / exhibitors associated with a specific tradeshow, convention, fair or festival for only \$65 each
- Standard limits of \$1 million per occurrence / \$2 million aggregate
- Excess limits of up to \$10 million
- Optional coverages available for liquor liability, non-owned hired auto coverage, inland marine coverage and waivers of subrogation
- Host liquor and blanket additional insured coverage included with each policy
- Minimum premium: \$109

Event Weather Insurance

- Protection against adverse weather conditions that may reduce event attendance and revenue. Commonly purchased by fairs, festivals, sporting events and concerts / music festivals. The policy pays out a stated amount once a certain threshold is met.
- Minimum premium: \$150

Additional weather-related offerings include:

- **Golf tournament cancellation insurance** - coverage for up to \$25,000 for adverse weather conditions that cause the cancellation of a golf tournament within the 12 hours leading up to the event
- Minimum premium: \$100
- **Big day umbrella insurance** - wedding day rain insurance policy that pays an agreed-upon sum if it rains a predetermined amount on the client's wedding day
- Minimum premium: \$100

Event Cancellation Insurance for the Tradeshow / Convention Industry

- Available to provide protection for revenue or expenses against cancellation, postponement, curtailment or abandonment of an event for reasons beyond the control of event organizer
- Coverage only available online for the tradeshow / convention industries at this time
- Minimum premium: \$150

Musical Instrument Insurance

- Provides protection for damage or theft of covered property, business income and extra expense coverage, borrowed instruments, newly acquired property, and replacement costs
- Coverage available for individual musical instrument owners, orchestras, symphonies and recording studios
- No deductible options are available
- Minimum premium: \$75

Prize Indemnity Insurance

- Can be used as a promotional tool to drive event attendance and visibility
- Designed to allow the event organizer to offer a large prize for a fraction of the prize value
- Coverage available for sports-related contests, including golf hole-in-one and putting contests, hockey shots, basketball half-court shots and parlays and football tosses and field goal kicks
- Minimum premium: \$150

Not all coverages or products may be available in all jurisdictions. The description of coverage in these pages is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC.

Contact us

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