

GATHER GUARD

INSURANCE FOR
SPECIAL EVENTS



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Protect yourself — and your city — from claims during your event.

GatherGuard protects you from liability for injuries and damage that may occur at your event or activity.

Are you planning to use or rent a city facility? Minnesota cities often allow individuals and groups to use municipal-owned facilities for special events like weddings, festivals, and reunions. Sometimes, though, the city and event organizer may be sued if someone is injured at the event. These claims can be both time-consuming and costly.

Enter GatherGuard, which helps you and your city avoid these situations. **Here are three main reasons to use this program:**

- **GatherGuard helps individuals and groups protect themselves and their guests at events held at city-owned facilities.** Without GatherGuard, you may be personally responsible for paying claims for bodily injury or property damage. Your homeowner's insurance or another private insurance carrier might cover some situations, but it may be limited.
- **This insurance program covers a wide variety of events,** such as receptions, festivals, job fairs, weddings, concerts, meetings, reunions, arts & crafts fairs, and more. GatherGuard provides up to \$5 million in general liability limits, and liquor liability is available upon request.
- **Protecting yourself and your city is made easy with GatherGuard.** After entering your event information into the secure web site, an instant quote is generated. Your insurance can be purchased online with a credit card, and your city is automatically named as an additional insured.

To learn more about GatherGuard:

Visit gatherguard.com, where you can easily find answers to frequently asked questions, and get a free quote.

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How much does GatherGuard cost?

The cost depends upon your unique event, including things such as:

- Length of event.
- Number of attendees.
- Whether there are exhibitors or vendors.
- Whether food and alcohol are served.

How to Get a Quote or Purchase GatherGuard Coverage

STEP 1:

Visit app.gatherguard.com, select your event, and answer a few basic questions.

STEP 2:

Enter your Venue ID Code.

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Don't have a code? Select "Search for a Venue," and enter the name of the venue or the venue's address. Remember, GatherGuard is only available for events held at city-owned facilities.

STEP 3:

Select your General Liability Coverage.

STEP 4:

Enter your event details.

STEP 5:

Get your quote.

STEP 6:

Purchase GatherGuard insurance when ready.
A credit card is required.

A certificate of insurance will be emailed to the purchaser and to the city.

LMCIT is a self-insured membership cooperative that was formed by Minnesota's cities, with the assistance of the League of Minnesota Cities. In addition to providing workers' compensation and property/casualty coverage, LMCIT provides a comprehensive loss control program to reduce the risk of employee injuries and the volume of costly claims.