



# Minnesota Special Event Insurance Checklist

For weddings, parties, and celebrations. The venue's insurance doesn't cover you—get your own protection.

## 1. Your Event

- Event Type: \_\_\_\_\_
- Date: \_\_\_\_\_
- Venue: \_\_\_\_\_
- Guest Count: \_\_\_\_\_
- Indoor / Outdoor / Both
- Total Event Budget: \$ \_\_\_\_\_

## 2. Coverage Needed

- Liability coverage (required)
- Liability Limit: \$1M / \$2M
- Host liquor liability
- Cancellation coverage
- Certificate of insurance for venue
- Venue as additional insured

Buy cancellation coverage before deposits.

## 3. Event Details

- Alcohol served? Y / N
- Open bar / cash bar / BYOB
- Live music / DJ?
- Dancing?
- Special activities? \_\_\_\_\_
- Tent / special structures?

High-risk activities may need extra coverage.

## 4. Vendors & Deposits at Risk

- Caterer: \$ \_\_\_\_\_
- Photographer: \$ \_\_\_\_\_
- Florist: \$ \_\_\_\_\_
- DJ/Band: \$ \_\_\_\_\_
- Venue deposit: \$ \_\_\_\_\_
- Other deposits: \$ \_\_\_\_\_

## 5. Event Type (check one)

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Wedding / reception | <input type="checkbox"/> Engagement / shower | <input type="checkbox"/> Birthday / anniversary |
| <input type="checkbox"/> Corporate event     | <input type="checkbox"/> Family reunion      | <input type="checkbox"/> Other celebration      |

## 6. Additional Coverages (Weddings)

- |  |  |
|--|--|
| <input type="checkbox"/> Wedding gifts coverage    | <input type="checkbox"/> Wedding attire (dress, tux) |
| <input type="checkbox"/> Photography/video reshoot | <input type="checkbox"/> Engagement ring (separate?) |

## 7. Questions to Ask

• What does the venue require? • Liability vs. cancellation coverage? • Is alcohol covered? • What's NOT covered? • How do I get the certificate? • When should I buy? • What if I need to postpone? • Outdoor event concerns?

## 8. Venue Requirements

- |  |  |
|--|--|
| <input type="checkbox"/> Certificate of insurance needed | <input type="checkbox"/> Minimum liability limit: \$ _____ |
| <input type="checkbox"/> Venue as additional insured     | <input type="checkbox"/> Deadline for certificate: _____   |

## Ready to Protect Your Special Day?

Event insurance is affordable peace of mind. We can often provide same-day certificates.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.