



# VRSA

Virginia Risk Sharing Association



## Events

Requests to use public entity property and facilities by the public have become a common occurrence. Individuals and organizations that use your facilities are not covered under your entity's insurance program. This opens the possibility of the public entity becoming drawn into unnecessary claims.

## Event Coverage

For VRSA members, however, there is access to event coverage through our partner, **GatherGuard**. GatherGuard offers a low-cost insurance policy to protect the citizens or organizations – called “tenant users,” utilizing the facility or space, as well as the public entity. The policy applies to bodily injury or property damage arising out of the use of the premises by tenant users. Premium costs are paid by the tenant user.

Premium costs are based on: the nature of the event; the number of event days; the number of participants; the level of risk; and any special requirements.

## Coverage and Limits

Coverage limits of \$1 million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that the insured (the tenant user) becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies.

### Coverage Includes:

- Premises operations;
- Products/completed operations;
- Contractual liability;
- Broad form property damage;
- Personal injury liability;
- Third-party personal property;
- Limits are outside cost of defense - therefore, cost of defense is an addition to the limit of liability for any coverage;
- The public entity is an “additional insured” for each covered event; and
- Liquor liability - optional.

## How It Works

1. When a tenant user wants to use the public entity's property, the facility manager directs them to: <https://gatherguard.com>, along with their venue code.
2. The tenant user will then select their event type, answer a few questions, enter the venue code, and select coverage options to receive an online quote.
3. If they to purchase coverage, they can pay online and the coverage is bound. A Certificate of Insurance is automatically sent via e-mail to the local government, the tenant user, and the broker.
4. If the event falls outside of the program's scope, the user can call a toll-free number for a quote.

## How to Participate

For more information, contact your VRSA member services representative or call GatherGuard at: 844-747-6240.

