



# Wedding Plus Product

YOU MAY BE HELD LIABLE FOR CLAIMS ALLEGING “PROPERTY DAMAGE”, “BODILY INJURY” OR “MEDICAL PAYMENTS” CAUSED BY THE NEGLIGENT OPERATIONS OR ACTIVITIES AT YOUR WEDDING. THE FOLLOWING ARE IMPORTANT COVERAGES TO HAVE IN YOUR POLICY. CHECK TO MAKE SURE YOU HAVE ALL OF THESE FEATURES.

- ▶ You could be held liable if someone trips and falls at your wedding
- ▶ You could be held liable for damaging the facility where your wedding takes place
- ▶ An attendee at your wedding could become sick from spoiled food. You could be liable for the medical payments

DEPENDING ON THE LAWS IN YOUR STATE, YOU MAY BE HELD LIABLE FOR THE ACTIONS OF INTOXICATED OR UNDERAGE PERSONS YOU SERVED AT YOUR WEDDING

- ▶ The negligent service to an intoxicated or underage person can produce substantial verdict or settlements
- ▶ Underage drinkers make up a significant portion of alcohol-related traffic crashes
- ▶ You may be held liable for the actions of those selling/serving alcohol at your wedding
- ▶ Even if you are not found liable, it may cost thousands of dollars to defend a claim

Why you should place coverage with United States Liability Insurance Group:

| COVERAGE FEATURES  | OUR GROUP | COMPETITORS' POLICY |
|--|-----------|---------------------|
| Separate limits for General Liability and optional Host Liquor Liability   | ✓         | ?                   |
| Rehearsal dinner can be included for no additional charge  | ✓         | ?                   |
| \$1,000 sublimit for damage to wedding attire and lost deposits included at no charge with option to purchase higher limits  | ✓         | ?                   |
| Additional optional coverages include: wedding gifts, special jewelry, wedding photography/videos, and cancellation coverage | ✓         | ?                   |
| Up to three additional insureds can be added at no additional charge   | ✓         | ?                   |
| No deductibles   | ✓         | ?                   |
| Coverage for damage to rented premises broader than fire legal damage  | ✓         | ?                   |
| Food and beverage product liability included   | ✓         | ?                   |
| Expense outside policy limits  | ✓         | ?                   |
| A.M. Best rated A++ carrier  | ✓         | ?                   |

**Insure your financial well-being with a stable Company that will be there to pay your claim.**

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.