HITCHIN POST
VENUE

Liability Insurance Guide

1. **Purpose**
   - Ensures the couple, vendors and venue are legally protected.
   - Liability insurance protects the venue owners, operators and associated businesses from financial responsibility in case of accidents, property damage or claims arising from the event.
2. **Who Must be Covered**
   - Venue owners/operators: Paul and Brenda Leenstra
   - Associated Vendors: Sunrise Floral Ltd.
   - Optional: Some couples or third-party vendors may carry their own insurance for additional coverage
3. **Minimum Coverage Requirements**
   - Minimum $5,000,000 (5 million).
   - Coverage specifics: Must include bodily injury to guests, vendors or staff, property damage to venue or surrounding property, liquor liability (if alcohol is served) and legal defense costs.
4. **When the Insurance is required**
   - All events at Hitchin Post Venue require proof of liability insurance.
   - Insurance must be active for all days you or your party will be on Hitchin Post property.
5. **How to obtain and provide proof**
   - Couples must purchase a special event liability insurance policy form a recognized provider. (local insurance brokers or online event insurance companies).
   - Ensure the policy names of Paul and Brenda Leenstra and Sunrise Floral as additional insured.
   - A certificate of insurance (COI) must be emailed or delivered to the venue before the event date.
   - Review the COI to ensure the event date is correct, coverage limit is at least $5 million, and policy includes liquor liability.
6. **Quick Tips:**
   - Don't leave this to the last minute. Early submission is key to allow time to verify the coverage. 4-6 weeks before the event is perfect.
   - Use a broker you trust so you can ensure you get the best coverage and pricing for you.
   - Keep a copy on file for reference in case of claims