

Trade Show Season is Around the Corner:

Are you Protected?

By Trevor Allan of Alliant Insurance Services, Inc.

With multiple trade shows approaching for the automotive industry, it's a good time to confirm your following best practices to protect your company assets. Almost all exhibitor contracts requires the exhibitor or vendor to have exhibitor insurance for the trade show, exhibition or event they are attending. The exhibitor is typically required to carry a minimum of \$1,000,000 of general liability insurance for the days of the event and name the event producer as an additional insured. This information can be found on the back of the contract in the insurance section.

An exhibitor signs an exhibitor contract and agrees to not only carry exhibitor insurance, but also to hold the event producer harmless.

The required insurance is to protect both the exhibitor and the event producer for claims that arise due to the exhibitors' actions or products. The exhibitor is responsible for their actions and products whether or not they purchase exhibitor insurance. This coverage is usually included in your current liability insurance policy, so a certificate of insurance can be requested from your agent.

Another important coverage to have is property coverage to cover products you have at the show, your trade booth or any other valuables for theft and the possibility of fire. Some policies have a limit built in for trade shows, but if you have a large more expensive booth or bring a lot of inventory to the show, you should contact your

agent to confirm the limit is adequate. Some booths can be rather expensive and the standard limit in most policies is not adequate enough.

Lastly, if you plan to have a 3rd party vehicle in your booth, you should consider purchasing a garage keepers policy to cover the physical damage of the vehicle. At a minimum, you should have a conversation with the vehicle owner to confirm how coverage will be handled in the event the vehicle is damaged or destroyed. It is highly recommended you get this in writing.

If you have any questions, please feel free to contact Alliant Insurance Services at 619-849-3918.

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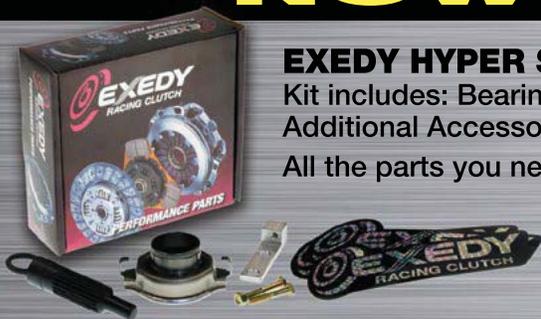
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