



# Wedding Liability Insurance

## What is Wedding Liability Insurance?

Organizing a wedding requires meticulous planning, not to mention a lot of energy.

We know things do not always go as planned, and wedding liability insurance policies can cover injuries or damage during your wedding.



## How much does Wedding Liability Insurance cost?

\*Range: \$100-\$500

*\*Subject to coverage limits and options chosen.*

Note: Homeowners insurance often does not provide enough protection. Typically, homeowners policies only cover events if located at the home of the host and is limited.

## Why Do I Need Wedding Liability Insurance?

More venues require clients to purchase a one-day wedding liability policy because they are unwilling to take on sole responsibility for damage to their property.

## Coverage Highlights:

- Bodily Injury & Property Damage Liability – up to \$2M available
- Host Liquor Liability
- Venues named as Additional Insured
- Coverage can be extended to other wedding activities e.g. rehearsal dinner

**Please call Jason Pirozzolo or Amanda Rockwood at Associates of Glens Falls for a quote at 518-793-3444!**



228 Glen Street, PO Box 190  
Glens Falls, NY 12801  
(518) 793-3444





# Frequently Asked Questions

## Do we really need to be concerned about liability and property damage at our wedding?

Yes, below are examples of claims paid after weddings:

- Bride and groom held responsible for damaged carpet at reception.  
**Claim paid** by Property Damage coverage – **\$5,523.81**
- Wedding couple held responsible for damaged table top and other property damages.  
**Claim paid** by Property Damage coverage – **\$7,000**
- A wedding guest was injured in a fall on a slippery floor.  
**Claim paid** by Liability coverage – **\$2,500**
- A wedding guest moved antique dining table and two table legs cracked.  
**Claim paid** by Property Damage coverage – **\$1,865**

*Claim examples sourced by WedSafe.*

## When should I purchase wedding liability insurance?

Wedding liability insurance should be purchased prior to the wedding date, preferably when booking the venue.

## Is there a deductible on wedding liability insurance?

Yes. Wedding liability insurance policies have a \$1,000 deductible for property damage.

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