

Offering More to Personal Insurance Customers

# Private Event: Protect Your Milestone Moments

Also known as Weddingsurance<sup>®</sup>, Barmitzvasurance<sup>®</sup>, and Celebrationsurance<sup>®</sup>



**Fireman's Fund<sup>®</sup>**  
Insurance Company

A company of **Allianz** 

## You'll make up for lost sleep, knowing you're protected from the unexpected.

You're planning a large private celebration with great excitement. But you're also losing sleep over what can go wrong: bad weather, venue insolvency – even cold feet.

Escalating price tags on special events may add to your anxiety. From 1990 to 2005, the average cost of a wedding grew 73%, to nearly \$27,000. Higher-end weddings can run up much higher bills, leaving hosts underinsured – and vulnerable – if disaster strikes. If you don't want to pay to host your event twice, you'll need specialized insurance.

### The Rising Cost of the "Average" Wedding

Expense	1999	2005	% Change
Wedding rings	\$1,060	\$1,651	56%
Music	\$745	\$1,250	68%
Photography/video	\$1,263	\$2,570	103%
Rehearsal dinner	\$762	\$1,153	51%
Flowers	\$775	\$1,121	45%

Source: Fairchild Bridal Group

Fireman's Fund<sup>®</sup> Private Event insurance\* protects your milestone events. The minimum premium is only \$95 - far lower than competitors'. You can purchase a policy online in a matter of minutes at [www.rvnuccio.com](http://www.rvnuccio.com) without waiting for approval.

We have optional "change-of-heart" coverage, protecting hosts from fickle honorees. Safeguarding against cancellation is only one reason to insure your event. Your chosen venue probably requires liability coverage – 50 percent of rented facilities currently demand it, especially higher-end ones. Private Event offers liability coverage for up to four, interrelated events on a single policy – just one of several ways we stand out (see Coverage Comparison Chart on reverse).

Our program insures weddings, anniversary parties, bar/bat mitzvahs, and many other private event types. With Private Event insurance, you'll make up for lost sleep, knowing you're protected from the unexpected.



\* The Private Event insurance program is underwritten by Fireman's Fund and has been administered by R. V. Nuccio & Associates, Inc. since 1992. Private Event is also marketed under the trade name Weddingsurance<sup>®</sup>, Barmitzvasurance<sup>®</sup>, and Celebrationsurance<sup>®</sup>.

## Policy Highlights

Private Event insurance offers a level of flexibility unique in this market. You can tailor your policy to fit your needs and the occasion. Choose from coverages “à la carte” and pick the limit you desire for each one. Options include:

- Liability insurance – Required by nearly all prestigious venues; most homeowners policies do not cover outside events.
- Cancellation – Pays up to the limit selected for nonrefundable expenses.
- Weather – Available for policies purchased 14 days or more before the event.
- Photography – Pays costs incurred to retake photographs if the photographer fails to appear or if the negatives are lost, damaged, stolen, or not properly developed.
- Gifts, special attire, jewelry, rental property – Pays to repair or replace such items if they are lost, stolen, or damaged.
- Change-of-heart – Recovers expenses if the bride or groom experiences cold feet during the planning process, subject to limitations; must be purchased by the person who finances the event, not the honoree(s).
- Loss of deposits – Refunds lost deposits if venues or professionals (e.g., caterer, disk jockey) fail to provide services.
- More international destinations – Covers destination weddings in Canada, Puerto Rico, the British Isles/Ireland, and parts of the Caribbean (liability not covered in the British Isles/Ireland or Caribbean).
- Professional counseling – Covers counseling needed for the emotional distress of a cancelled event, up to the chosen limit.

## The Fireman’s Fund® Difference

Choose Private Event insurance if you’re planning:

- An event at a venue requiring liability coverage.
- A multi-day celebration – you can choose to cover up to four, interrelated events on one policy.
- A large private event well in advance – cancellation and change-of-heart coverage are recommended.

[www.firemansfund.com](http://www.firemansfund.com)

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages may differ by state.

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## Coverage Comparison Chart

Coverage comparisons are abbreviated and current as of December 2008.

Feature	Fireman’s Fund Private Event Insurance	Competing Carriers
Innocent party change-of-heart coverage	Available	Not available
Liability coverage for up to four events in one policy: i.e. rehearsal, rehearsal dinner, ceremony, and reception	Available	Not available (Must purchase multiple policies)
Flexibility to tailor property coverages and limits to fit an occasion	Available	Not available (Must choose from several packaged products with preset coverages and limits)
Minimum premium (including liability and cancellation)	\$95	\$175
Advance purchase of cancellation policy	Can purchase up to the day before the first event (Weather: 14 days before)	Must purchase at least 15 days before the first event

## Getting Started

Visit our program administrator, R.V. Nuccio & Associates, Inc., at [www.rvnuccio.com](http://www.rvnuccio.com) to purchase a policy online. Or, you can ask your independent agent to do it for you. Call 1.800.ENGAGED for more information about the Web site.

## The Heritage Program<sup>SM</sup>

Fireman’s Fund contributes a portion of profits to support firefighters for safer communities. For more information, visit [www.firemansfund.com/heritage](http://www.firemansfund.com/heritage).

Learn more: [www.firemansfund.com/event](http://www.firemansfund.com/event)