

Coverage for special events

Are your affiliate events fully insured?

Many activities, including fundraising activities, are not covered by the General Liability or Umbrella policies from the Habitat for Humanity Affiliate Insurance Program, administered by Lockton Affinity. Due to the additional exposures associated with some special events, your affiliate may need to purchase a separate policy to ensure coverage for the event.

Covered event examples

These events are commonly covered under the General Liability or Umbrella policy.

- Bake sales
- Bowling events
- Dedications
- Dinners
- Garage sales
- Presentations
- Silent auctions
- Walk-a-thons



Non-covered event examples

These events are not covered under the General Liability or Umbrella policy. A separate Special Event insurance policy must be purchased.

- Aircraft, including balloons
- Events involving animals
- Bicycle events, including virtual bicycle events
- Boxing, wrestling, hockey, karate and other contact sporting events
- Circuses and carnivals
- Events involving mechanical amusement devices including mechanical bulls
- Events selling, serving or furnishing alcoholic beverages and requiring a liquor license where the vendor is not obligated pursuant to a written contract or agreement to provide a defense for and to hold harmless the HFH affiliate
- Motorized sporting events, including tractor or truck pulls and racing
- Professional sporting activities
- Pyrotechnical devices, including fireworks or explosives
- Obstacle courses or activities involving rappelling, climbing, belaying and ascending
- Rodeos

A note on bicycle events

Special event insurance for bicycle events is becoming increasingly difficult to find. Several very large insurance claims involving bicycle events have steered most insurance companies away from writing this coverage.

Lockton Affinity and HFHI recommend that all affiliates cease bike event fundraisers.

If Habitat affiliates choose to host these events, they could choose to work with McKay Insurance Agency, which offers a Special Event policy for bicycle events that includes coverage for the participants.

Contact [McKay Insurance Agency](#) directly to secure a policy for bicycle events at (800) 942-0283.

[Read our blog](#) to learn more about the risks associated with these events and how McKay's policy can meet HFHI requirements. If affiliates are unable to obtain adequate bicycle event coverage, they will no longer be permitted to sponsor in-person or virtual bicycle fundraising events.

Fully insure your events

It is crucial that all your events are fully insured to protect your affiliate and its employees, volunteers, participants and attendees. If your affiliate is planning any events that are not covered by General Liability or Umbrella coverage, contact Lockton Affinity to obtain [Special Event coverage](#).

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