

Alive Risk is comprised of five main programs: Amusement, Entertainment, Film & Media, Special Events and Sports & Leisure. We maintain a strong emphasis on these defined areas, but we also have capabilities on large franchise opportunities, specialized products coverages, and hard-to-place contingency or medical placements. A brief overview of each of our programs is outlined below.



AMUSEMENT

The Amusement program consists primarily of fixed locations including Family Entertainment Centers (FEC), Amusement Parks and Waterparks. FECs can include both indoor and outdoor attractions, including go-karts, miniature golf, arcade, zip lines, ropes courses, climbing walls, trampolines, bowling centers, laser tag, and more. With a focus on GL & Excess, Alive Risk typically provides access to more coverages within the policies we place than our competitors. A strong emphasis is put on our independent risk control services to improve the overall safety of each risk. This loss control service, combined with our claims handling and manuscript endorsement ability, continues to make Alive Risk a major player in this space.



ENTERTAINMENT

The Entertainment program provides access to coverage for a range of music touring and live-event groups within the industry, including event promoters, event planners, venues, touring entertainers, shell corps, and production support services (e.g., consultants, specialists, agents, and managers).

- **Event Promoters** sign contracts with the venues and are responsible for the spectators. Risks include the promotion of all types of events including, but not limited to, concerts, festivals, sporting events, and other live events.
- **Event Planners** work closely with the event promoter/host of event to plan their function. They do not sign contracts with venues and are not responsible for the event. Coverage addresses the planning and coordination of events such as meetings, parties, conferences, and exhibitions.
- **Venues** are comprised of entertainment complexes that host concerts, shows, sporting events and conferences. We will not quote bars or nightclubs.
- **Touring Entertainers** consists of musicians (all genres of music), dancers and comedians, either touring or stationary.
- **Shell Corps** risks include companies set up by actors, writers, producers, and athletes to run payroll or income through royalties or family trusts.
- **Consultants/Specialists** include wardrobe stylists, set decorators, and lighting designers.
- **Agents/Managers** include talent agents, business managers, and record labels.

We have the ability to quote all of the above in-house. However, for risks that require a full package including scheduled auto, crime, and workers' compensation, we also have access to some of the leading entertainment carriers.



FILM & MEDIA

Film & Media provides solutions for a variety of production insurance needs for films, television, and DICE content producers. Not only do we have the pen for a DICE product that provides us with exceptional flexibility, we also have access to broad programs and products through our admitted carriers.

- General Liability minimum premium – \$1,250
- DICE (Inland Marine) minimum premium – \$1,000
- Hired & Non-Owned Auto minimum premium – \$250
- Excess Liability minimum premium – \$750-\$1,000 per layer
- Workers' Compensation to be rated



SPECIAL EVENTS

The Special Events program has coverages for a wide variety of event classifications such as festivals, conventions, concerts, weddings, concessionaires, and vendors & exhibitors. We provide access to coverages for events of all sizes. We have quoted the Super Bowl Host Committee as well as many events under 50 people. No event is too big or too small for us to assess. Alive Risk provides an online Special Event Quoting portal, with instant quote, bind, and issue capabilities for retail agents and brokers.

Our TULIP (Tenant User Liability Insurance Program) has been a key coverage option for clients. It provides access to coverage for a wide range of venues, from music sites to universities or anything in between. Standard vendors and concessionaires can be covered as well as artists and entertainers—making this program one of the most dynamic in the space for event organizers and fixed facilities alike.

Available coverages in our Special Event Program include:

- General Liability
- Excess Liability
- Liquor Liability
- Hired & Non-Owned Auto
- Inland Marine or Rented Equipment
- Active Assailant Coverages
- Contingency, including Event Cancellation and Non-Appearance



SPORTS & LEISURE

The Sports program consists of amateur and professional sports. It is a multifaceted industry, encompassing global spectacles such as the Olympic Games as well as informal pick-up games on urban basketball courts, sports arenas, spas, gyms, golf clubs, and recreational sports facilities.

The Leisure & Hospitality industry focuses on recreation and entertainment tourism including restaurants, amusement parks, theaters, hotels, gaming sites, venues for musical groups or lectures, and special events.

Alive Risk has been successful in quoting General Liability and Accident Medical coverage in this space for classes including:

- Teams, leagues, camps and clinics in a range of sports, including soccer, basketball, softball, facilities for volleyball and adult sports club baseball
- One-time special events – one-day, short-term policies for walk/runs, including 5K runs, 10K runs, and marathons

We have been able to offer terms and conditions on these risks on a non-admitted basis in line with the insureds' requirements.

Unique and dynamic exposures demand a fluid, proactive and human approach to underwriting which is why Alive Risk employs underwriters and risk managers with extensive knowledge and experience. We take an innovative approach to provide access to specialized insurance solutions in an ever-changing market. We have the authority and the backbone to quote the difficult, unusual or hard-to-place exposures and the flexibility to get you what you need quickly.

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