

Available coverages

- General Liability
- Accident Medical
- Inland Marine
- Abuse and Molestation
- Liquor Liability

Tailored Coverage to Meet Your Special Event Needs

Coverage Benefits

- \$1,000,000/\$3,000,000 general liability limits
- \$2,000,000/\$4,000,000 available
- No general liability deductible
- Standalone Accident Medical coverage for both participants and attendees
- Ability to blanket unscheduled items for Inland Marine Coverage
- Abuse and Molestation available
- Broad Eligibility that covers an expansive list of events
- Host Liquor included and Liquor Liability available
- LIO Prime General Liability Enhancement Form
 - Automatic Waiver of Subrogation
 - Automatic Additional Insured status for premises
 - Damage to Rented Premises Limit of \$1,000,000
 - Bodily Injury including mental anguish
 - Broadened definition of "who is an insured"
- \$1,000,000 Owned/Non-Owned/Hired Auto



Who is LIO, and how can we do what we do?

Let's face it: insurance is too complicated and slow. That's why we modernized the process with technology by leveraging decades of expertise to make the overall insurance process easier, faster, and simpler. Isn't that how insurance should be?

Experience.

LIO is a privately held company. Its majority owners, the Maguires, previously founded and grew a highly successful multi-billion dollar commercial insurance carrier that specialized in over 100+ niche markets. Our executive team averages more than 20 years of experience in claims, underwriting, service, finance, and analytics.

Technology.

Since outdated legacy systems didn't burden us, we could take advantage of the newest technologies to make insurance easier for brokers, amateur sports clients, and even ourselves. We combined our deep insurance expertise with state-of-the-art digital capabilities and analytics to provide a unique, intuitive, and pleasant buying experience.

Sporting Events

- Aerobics
- Archery Tournaments
- Badminton
- Ballets or other Classical Dance Shows
- Band Competitions - Marching
- Baseball Exhibitions/Tournaments
- Basketball Exhibitions/Tournaments
- Baton Twirling
- Bicycle Races or Rides (on paved road and closed to traffic only)
- Billiard or Pool Exhibitions/Tournaments
- Body Building Exhibitions/Tournaments
- Bowling Exhibitions/Tournaments
- Canoeing
- Cricket
- Dance
- Diving
- Dodge Ball
- Fencing
- Fishing Exhibitions/Tournaments
- Golf Exhibitions/Tournaments
- Hockey (Field, Ice & Inline) Exhibitions/Tournaments
- Horse Shows (spectator liability only)
- Hunting Events
- Kayaking
- Kick Ball
- Lacrosse Exhibitions/Tournaments
- Marathons/Half Marathons
- Paintball
- Pickle Ball
- Racquetball
- Regattas/Rowing
- Rugby Exhibitions/Tournaments (spectator liability only)
- Running Events/Races
- Shooting Competitions/Rifle/Trap/Skeet - NRA Approved Facilities
- Skateboarding Exhibitions/Tournaments (spectator liability only)
- Skating - (Ice & Speed)
- Soccer Exhibitions/Tournaments
- Softball Exhibitions/Tournaments
- Spike Ball
- Squash
- Surfing Exhibitions/Tournaments (spectator liability only)

- Swimming Exhibitions/Tournaments
- Tennis Exhibitions/Tournaments
- Track & Field Meets
- Triathlons
- Ultimate Frisbee
- Volleyball Exhibitions/Tournaments
- Walkathons
- Weightlifting
- Wrestling Exhibitions/Tournaments (Amateur Only)
- Yoga
- Zumba

Non-Sporting Events

- Academic Camps
- Antique Shows
- Art Festivals/Shows
- Auctions
- Automobile and Motorcycle Shows
- Award Presentations
- Banquets
- Baptisms
- Bar/Bat Mitzvahs
- Barbecue/Cooking Contest
- Bazaars
- Bingo Games
- Black Tie Events
- Boat Shows - Dry Dock/No In-Water Exposure
- Book Signings
- Breakfasts
- Camps/Camping Trips
- Carnivals
- Casino and Lounge Shows
- Casino Nights
- Choral Competitions
- Clean-Up Projects
- College Fairs
- Comedy Shows
- Concerts - (Classical, Country, Jazz/Blues, Pop/Dance, Rhythm & Blues, Rock, World/Traditional, Multiple/Other Genre)

Non-Sporting Events (continued)

- Conferences
- Consignment Sales
- Consumer Shows
- Conventions (Fraternal, Professional & Trade)
- Craft Fairs/Shows
- Debutante Balls
- Dinners
- Dog Walks
- Dog/Cat Shows
- Educational Seminars
- Fairs
- Farmers Market (One time only)
- Fashion Shows
- Festivals
- Field Trips
- Film Showings
- Fireworks Shows
- Flower Shows
- Galas
- Garden Shows
- Graduation Ceremonies
- Graduation Nights (all-night events)
- Graduation Parties (no overnight exposure)
- Hayrides (tractor-driven only)
- Health Fairs
- Home Shows
- Home Tours
- Inaugurations
- Job/Career Fair
- Ladies Club Events
- Lectures
- Livestock Shows/Auctions
- Luncheons
- Meetings
- Memorial Services
- Pageants
- Parades
- Parties
- Pet Adoption Events
- Picnics
- Pig Roasts
- Proms
- Quinceanera
- Receptions
- Recitals
- Reenactment Events
- Retreats
- Reunions
- RV Shows
- School Band or Orchestra Competitions
- Seminars
- Sidewalk Sales
- Silent Auctions
- Spa Events
- Speaking Engagements
- Symphony Concerts
- Talent Shows
- Theatrical Stage Performances
- Toy Drives
- Voter Registration
- Wedding Ceremonies/Receptions
- Wine Tastings
- Yard/Rummage Sales

