

The easiest way to get race insurance is thru a site called www.eventsured.com. You can go onto that site and get an immediate quote and an immediate certificate as well, after paying.

Their fees are based on your projected attendance so be conservative when you fill out the form. It appears that the first rate is a “flat fee” for races up to 500 people. That fee is currently about \$141. Once you go over 500 people, it is a variable price. For example, a 600 person race is quoted at \$193 and a 750 person race is quoted at \$223. When submitting the type of event for which you are requesting insurance, their drop down menu has a line for “5k/8k/10k race”.

They also said that you can get that policy extended to cover the owner of the venue where your race is held or the municipality in which it is being held at no additional charge. However, if you extend it to another individual, that is a separate policy and there would be an additional fee. So, if you get insurance for both yourself and extend it to another party, I suspect you would pay \$141 + \$141.

They also issue insurance for a variety of other events which are displayed on their drop-down menu. In addition to liability insurance, they are also a source for “cancellation” insurance and “rained out” insurance, if you feel the need for either of these (most races never get these additional coverages since 99% of all races are held “rain or shine”. In our conversations with them, they said that their policies are issued by email and often, within 1-2 business days of payment. Still, I would request that insurance no less than 30 days before the event.

You can also “tweak” the levels of coverage you get. The “immediate online quote” will display the level of various coverages. If you wish to raise any of those, you will have to contact the company directly to see what the added fee for that tweak” is.

We have just begun to use this source so if anyone has any problems with them, please let us know specifically what the problem by emailing us at rhornpcs@aol.com. We cannot be part of solving any such problem but we’d like to make sure we are pointing people toward a credible source.

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