



Published on *International Bluegrass Music Association* (<https://ibma.org>)

[Home](#) > IBMA Offers Extremely Attractive Liability Insurance Plan to Members

---

## [IBMA Offers Extremely Attractive Liability Insurance Plan to Members](#) <sup>[1]</sup>

Festival season is upon us, which means it's time for event producers to start thinking about insurance for their upcoming events. Did you know that your IBMA membership gives you access to an amazing Event Liability Insurance program? The program is offered through SteelBridge Insurance Services and was specifically designed to have affordable premiums along with broad coverage and many coverage options.

The basic coverage provided in the program is General Liability. Simply put, General Liability Insurance provides coverage for circumstances where the festival or event (including owners, employees, volunteers, etc.) are legally responsible for injury to someone and/or damage to someone's property. For example if temporary fencing blows over and dents an attendee's car or injures the attendee, the festival producer would most likely be held responsible for those damages and their General Liability policy would likely pay for the property damage or injury.

The program also provides coverages that are often excluded from other event liability policies. These include Medical Expense which provides coverage for medical expenses associated with minor injuries to volunteers or spectators and Non-owned Auto Liability, which provides excess auto liability (above and beyond the coverage on the actual vehicle) for accidents associated with vehicles you don't own but are used on behalf of the event. Other important additions to the program are coverage for Collapse of Temporary Structures and expanded coverage for Liquor Liability.

Various coverage limits and options are available to meet the needs of your event. The program has a simple online application process and you receive your insurance documents within 24 hours of making payment. Additional coverages event producers might want to purchase are Weather Insurance, Event Cancellation coverage or coverage for Leased & Rented Equipment.

For more information visit [www.steelbridgeins.com/IBMA](http://www.steelbridgeins.com/IBMA) <sup>[2]</sup> or call SteelBridge at 888-647-4777, and they will be happy to answer any questions you have about the program or insurance in general. You can also visit the SteelBridge Blog at [www.steelbridgeins.com/blog-0](http://www.steelbridgeins.com/blog-0) <sup>[3]</sup> for detailed insurance information and risk management tips.

### Tags:

[event producers](#) <sup>[4]</sup>

[IBMA membership perks](#) <sup>[5]</sup>

[liability insurance program](#) <sup>[6]</sup>

---

**Source URL:** <https://ibma.org/press/archives/ibma-offers-extremely-attractive-liability-insurance-plan-members>

**Links:**

[1] <https://ibma.org/press/archives/ibma-offers-extremely-attractive-liability-insurance-plan-members>

[2] <http://www.steelbridgeins.com/IBMA>

[3] <http://www.steelbridgeins.com/blog-0>

[4] <https://ibma.org/tags/event-producers>

[5] <https://ibma.org/tags/ibma-membership-perks>

[6] <https://ibma.org/tags/liability-insurance-program>