



**2024**

**BURN**

**AFTER**

**MEETING**

# INSURANCE FOR REGIONAL BURNING MAN AND 12- PRINCIPLE EVENT

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# AGENDA

Why do I want insurance?

Trends in the industry

Types of Insurance

Reducing Risk

Discussion & Q&A



# WHY DO I WANT INSURANCE?

## The Carrot

Good to not be personally on the hook on your own

Incentives better safety planning

A good idea for any event over 100 burners

## The Stick

- A permit requires it
- Renting / borrowing someone else's place
- *Not* having it might mean producers or landowners could be *personally* liable
- Board Members and Officers are exposed to a lot of risk

Resource: An excellent insurance dictionary of terms: <https://www.irmi.com/glossary>



## TRENDS IN INSURANCE INDUSTRY

Increases:

Risk of not getting insurance

Cost of policies

“Hard” Market

**High Interest Rates (mixed impact)**

**Inflation (=higher replacement costs)**

**Higher Reinsurance Costs**

**Increased damage from natural disasters**

**Regulatory Changes**

**Litigation Trends**

Overall, we’re in a “Hard” Market, characterized by higher premiums, more restrictive underwriting, and reduced availability of coverage. Hard markets typically follow periods of significant losses (e.g., after major disasters).



## TYPES OF INSURANCE

# TYPES OF RELEVANT COVERAGE

## **General Liability**

- Covers property damage or injuries that might happen during the event.

## **Event Cancellation**

- If an unexpected situation forces you to cancel your event this coverage can reimburse you for lost expenses.

## **Volunteers Accident**

- Covers medical expenses if a volunteer gets injured.

## **Non-Owned Auto Liability**

- If volunteers are using their own vehicles to shuttle supplies or people, this may cover property damage or injury.

## **Directors & Officers Insurance (D&O)**

- If the event has a board, this protects board members from lawsuits related to their decisions while overseeing the event. Does not cover GL accidents.

## **Other Products**

- **Liquor Liability**
- **Umbrella Policies**
- **Insurance for Performers**
- **Traveler's Insurance**

# GENERAL LIABILITY

## When is it required?

- If venue or a special event permit requires it. (check local requirements – usually if more than 100-250 attendees)
- If a gathering involves any unusual risk.

## What does it cover?

- Financial cost of damage to venue/property, or financial costs of an injury of a participant during the *specific* dates covered by the policy.

## What does it not cover?

- Anything listed as exclusions.
- Anything that happens outside the covered property.
- Some policies cover Fire Art and Performers. Art cars are not.
- Intentional injuries may not be covered. Criminal activities.

**Note:** COIs (Certificate of Insurance) for “also insured”) will likely be needed for landowner, county/city (if permit required), the Burning Man Project (if an official event), and sometimes vendors or businesses operating at the premises.

# EVENT CANCELLATION

## **When is it required?**

- If you can't afford unavoidable costs if your event is cancelled

## **What does it cover?**

- Financial cost of the cancellation

## **What does it not cover?**

- Typical exclusions:
  - Your permit not being issued or revoked
  - Known risks
  - Lack of attendance
  - War, pandemics, strikes, etc.

NOTE: Cancellation insurance is EXPENSIVE (over 10% of the value of the policy) Given most burns are camping events and burners will be there, rain or shine.



# NON-OWNED AUTO LIABILITY

## **When is it required?**

- If volunteers are using their own vehicles for picking up supplies, transporting participants, or event related errands on behalf of the organization.
- Usually for the event itself

## **What does it cover?**

- Financial cost of damages caused by personal vehicles on “official” business or legal defense thereof.

## **What does it not cover?**

- Typical exclusions:
  - Damage to the driver’s vehicle
  - Regularly used vehicles

NOTE: The driver’s insurance is Primary.

# DIRECTORS & OFFICERS INSURANCE (D&O)

## **Who should buy it?**

- If you have a Board of Directors
- If you have a formal entity (e.g., a nonprofit or LLC)

## **What does it cover?**

- Legal Defense costs
- Claims of mismanagement, employment practices, or in some cases regulatory investigations:

## **Why buy it?**

- Protects the personal assets of the board members
- Supports organizational stability
- Better leadership (with less pressure to avoid personal short-term risks)

# UMBRELLA POLICIES

## Who should buy it?

- Events with High Attendance or Extended Duration
- Events with Significant Physical Setup or Infrastructure
- Outdoor Events with Variable Conditions

## What does it cover?

- Protects from larger claims,
- Extended coverage for volunteers and contractors

## Why buy it?

- Cost effective way to increase coverage limits
- Helps Cover high severity risks (e.g., mass casualty, structural collapse, and other rare but severe problems)
- Some individual participants may want to consider this for themselves depending on what they are gifting (e.g. lots of food).

# OPTIONS FOR PERFORMERS (FIRE SPINNERS)

## **Who should buy it?**

- Individual Fire performers
- Professionals, associations, or “Guilds”

## **What does it cover?**

- Liability for injury or damage

## **Why buy it?**

- An option for individual performers
- Can reduce GL exposure for the org

# TRAVELER'S INSURANCE

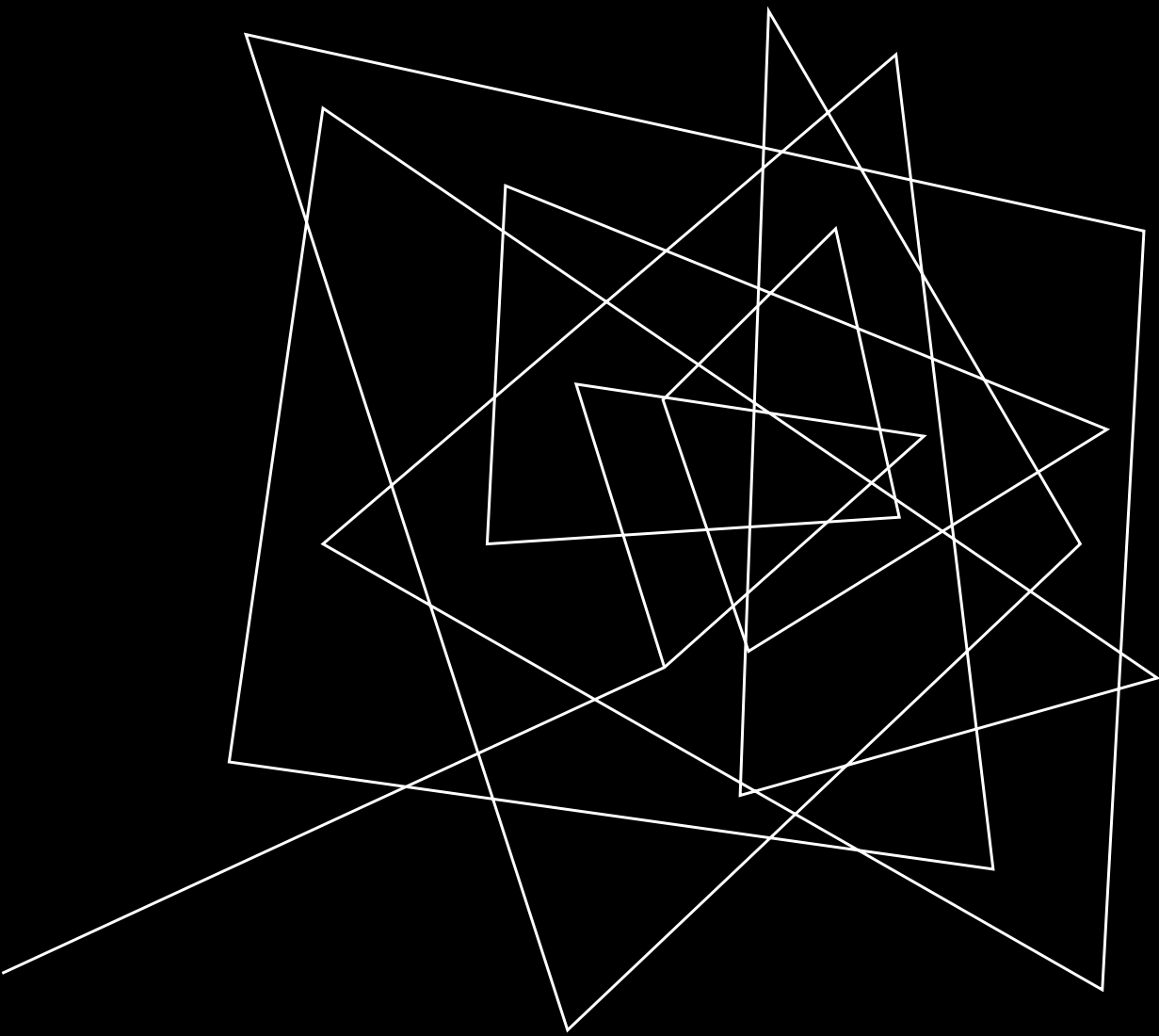
Solution for *individuals* to mitigate individual risks

Group options?

## Resources

[Emergency Medical Transport](#)

BMJ: Did You Know the Costs Can Be Significant If You Get Transported Off Playa!?



**REDUCING RISK**

# HOW TO REDUCE RISK

Including:

Risk of not getting insurance

Risk of claims

Risk of rejected claims

## **1. Strengthen Risk Management Practices (reduce risk)**

- Develop Detailed Safety Plans
- Conduct Risk Assessments
- Train Volunteers and Staff

## **2. Increase Self-Insurance Capabilities (lower premium costs)**

- Consider Higher Deductibles
- Create a Contingency Fund
- Encourage fire artists and participants to self-insure (this is easy to get and cheap)

## **3. Enhance Documentation and Communication with Insurers (get informed!)**

- Document Incident History and Improvements
- Talk to other Burns!
- Provide Transparency During Underwriting

## **4. Implement Risk Reduction Measures for Specific Exposures (reduce risk)**

- Focus on Crowd Control
- Use Fire Mitigation Strategies
- Limit Alcohol-Related Exposure (Used wrist bands and check ID's at the Gate)

## HOW TO REDUCE RISK (CONT.)

Risk of not getting insurance

Risk of claims

Risk of negative outcomes to  
claims

### **5. Leverage Group Buying Power and Specialized Brokers (reduce cost)**

- Use Event Insurance Brokers with Experience in Regional Events / Festivals
- *Participate in Group Insurance Pools*

### **6. Engage in Community Education and Outreach (Get educated)**

- Promote Responsible Participation
- Focus on Harm Reduction Strategies

### **7. Adapt to Climate Risks (more severe and/or weirder weather ahead)**

- Prepare for Weather-Related Issues (storms, heat, hail, fire, floods, high winds)
- Communicate Climate Mitigation Plans to Insurers



# FINAL TIPS & TAKEAWAYS

## A few Best Practices

- Consider not filing a claim on anything you can afford to pay for yourself, but you may want to inform your carrier.
- Set up a “Black Swan” fund to cover contingencies.
- Focus on making sure you have coverage for injuries.
- Rates are often set by “exposure points” (i.e. 1 person per event day) Example: 200 people x 2 days = 400 exposure points

## A few other notes

- Safety plans help make sure policies continue to be available.
- Year-round operations open possibility of D&O policies that cover events
- NETWORK: sharing information on safety standards and incidents helps us all manage this better.

# KEY UNDERWRITERS / PROVIDERS

## Relevant Organizations

- Kinsale (a large underwriter, lots of exclusions)
- Lloyds of London (specifically Rick's program)
- USLI (this is everywhere – lots of agents can support)
- PEEP (an option for professional fire performers)
- PPIB – (a wholesale broker that won't be directly available to events. Insured must go through UNI)
- EventHelper.com (a self-service platform for single day “normal” events like fundraisers or decomp with **NO FIRE** whatsoever)

## Agents and areas of Support

### **Courtney Weidner (since 1998)**

- USLI (D&O, GL)
- Kinsale

### **Rick Diaz (since 1999)**

- Special Lloyd's program available in all 50 states. This is the only option we know of if pyro is involved.
- D&O and GL available



# THANK YOU

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