



INSURANCE: THE MVP OF THE BIG GAME

This year, the Cincinnati Bengals and the Los Angeles Rams will meet at the SoFi Stadium in Inglewood, California to compete for the ultimate football victory. While the players on the field and a love of the game are what attracts the crowds, insurance is one of the many moving parts that keep the game running smoothly – both in the stadium and on TV. Here are some insurance facts about the Big Game you might not have known:



Well-rounded coverage:

To ensure every aspect of the Big Game is covered, many different types of insurance must be purchased. Liability, property, workers' compensation and event cancellation protection are just a few of the insurance policies needed for the game to go on.

Source: *Trusted Choice, Insurance Journal*



Selectivity in coverage:

Insurance for the event is taken very seriously. Because of this, insurance coverage must come from insurers with an A.M. Best rating of A-VII or higher.

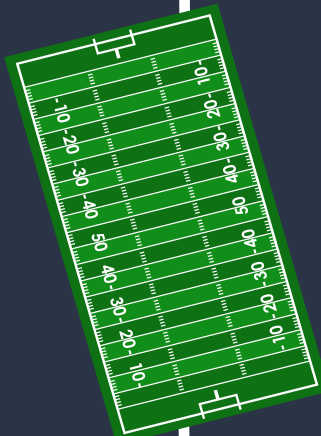
Source: *Trusted Choice*



Host stadium liability:

The stadium hosting the Big Game uses its own liability insurance as the primary liability insurance for the game.

Source: *Trusted Choice*



Weather concerns:

There's always a risk of uncontrollable weather. For example, a power outage in New Orleans and a potential snowstorm in New York City have both put the Big Game at risk in previous years.

Source: *Insurance Journal*



Venue liability:

Any venue affiliated with the Big Game needs to have at least \$20 million in general liability insurance. If the host city chooses to hold an event not directly affiliated with the Big Game, the liability for an accident falls on them.

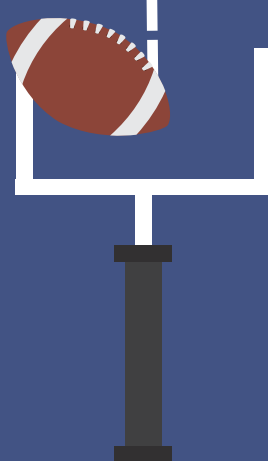
Source: *Trusted Choice*



Insurance for commercials:

Along with the hefty price tag of \$7 million for a 30-second prime-time spot, airing a commercial during the Big Game may also come with a high insurance cost. Many advertisers purchase insurance to protect themselves if a spokesperson causes controversy.

Source: *Fox Business, Insurance Journal*



Insurance for party hosts:

While watching football with friends is a great way to celebrate, many things can go wrong. Prior to hosting your game day celebration, make sure your homeowners or renters policy is up-to-date so you're covered in the unfortunate event of a guest injury.

Source: *The Jacobson Journal*

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