PARTY RENTAL BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your inventory, event types and delivery operations so you can compare policies fairly.

1 Identify Risks | 2 Match Coverage | 3 Check Requirements | 4 Compare Fit | 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR PARTY RENTAL OPERATIONS

Record the equipment you rent, the events you serve, and how your delivery and setup teams operate.

TIP: Include all equipment categories and event types. An insurer may price tent and stage installations differently from table and chair drop-offs.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Primary equipment categories:	**Years in business:**	**Annual payroll:**
Employees (including seasonal):	**Total inventory replacement value:**	**Claims in past 5 years:**

Equipment You Rent Out

- ☐ Tents, canopies and pole structures
- ☐ Tables, chairs and seating
- ☐ Linens, tableware and decor
- ☐ Stages, platforms and dance floors
- ☐ Lighting, sound and AV equipment
- ☐ Heating, fans or climate equipment
- ☐ China, glassware and flatware
- ☐ Portable restrooms or wash stations
- ☐ Generators and power distribution

How Your Business Operates

- ☐ Deliver and set up at private residences
- ☐ Set up at banquet halls or event venues
- ☐ Serve outdoor weddings and receptions
- ☐ Serve corporate events and trade shows
- ☐ Serve municipal events and festivals
- ☐ Install tents with stakes, anchors or weights
- ☐ Run electrical connections for lighting or AV
- ☐ Own or lease delivery trucks and trailers
- ☐ Hire seasonal setup and breakdown crews

Compare Two Event Scenarios

SCENARIO	SCOPE AND VALUE	EQUIPMENT AND SETUP	EVENT LOCATION	WHAT COULD DISRUP
Typical rental				
Large event				

Anything an insurer should know about your business:

2. MATCH YOUR BUSINESS RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Guests sit in your chairs, walk under your tents and use your equipment at events.	**General liability**	Covered event types, guest injury and per-occurrence limits
☐	A tent collapse, chair failure or stage malfunction could injure guests or damage property.	**Product liability**	Covered equipment types, structural failure and defect claims
☐	You own tents, tables, chairs, staging, AV gear and other rental inventory worth thousands.	**Commercial property / inland marine**	Equipment value, transit, storage and theft coverage
☐	You own or lease trucks and trailers to deliver and transport equipment to event sites.	**Commercial auto**	Vehicles, drivers, towing capacity and physical damage
☐	You hire setup crews, delivery drivers or seasonal event staff.	**Workers' compensation**	Payroll, job duties (setup vs. delivery) and state rules
☐	Your setup work could damage a venue's lawn, flooring, walls or underground sprinkler lines.	**Property damage liability**	Covered damage types, per-incident limit and exclusions
☐	Wind, rain or severe weather could collapse a tent or damage equipment during an event.	**Weather-related incident coverage**	Wind speed thresholds, weather exclusions and damage limits
☐	You run electrical connections for lighting, AV or heating, creating shock and fire risk.	**Completed operations / electrical liability**	Covered installation work, fire and post-event claims
☐	A venue, wedding planner or corporate client requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	You accept online bookings, process deposits and store client event details digitally.	**Cyber insurance**	Data types covered, breach response and payment card exposure

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK PERMIT AND VENUE REQUIREMENTS

Use the insurance sections from venue contracts, event planner agreements and any local tent or event permits.

Documents to Gather

- ☐ Venue or event planner contracts
- ☐ Tent or temporary structure permits
- ☐ Existing certificates & endorsements
- ☐ Subcontractor or crew agreements
- ☐ Fire marshal or electrical inspection rules
- ☐ Warehouse or storage facility lease

Permit and Venue Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Product liability limit			
Commercial auto limit			
Workers compensation proof			
Additional insured endorsement (venue)			
Waiver of subrogation			
Tent or temporary structure permit			
Completed operations coverage			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Total inventory replacement value:	**Largest single-event rental value:**
Number of delivery vehicles and trailers:	**Number of employees (including seasonal):**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- ☐ Insurer reviewed venue and planner contract terms
- ☐ Named insured matches legal business name
- ☐ Tent installation and staking confirmed as covered
- ☐ COI matches policy after all changes
- ☐ All vehicles and trailers listed on auto policy
- ☐ Policy starts before peak event season

> **DO NOT STOP AT THE VENUE MINIMUM:** A venue or planner's requirements protect them. Check whether your own inventory investment, setup crew injuries, property damage from staking and anchoring, and weather exposure also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts party rental businesses and the equipment types and events you serve.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover party and event rental businesses?		
Will it cover backyard parties, venue events, corporate functions and festivals under one policy?		
Does the policy cover tent collapses, chair failures and staging malfunctions that injure guests?		
Can it insure your full inventory of tents, tables, chairs, AV and decor in transit and in storage?		
Does it cover property damage to venue lawns, floors and sprinkler systems from your setup work?		
How does it treat claims from electrical connections you run for lighting, sound or heating?		
Can you get a revised COI quickly enough to meet a venue or planner deadline before an event?		
Does the policy address wind and weather damage to tents and structures during outdoor events?		
Who manages the claim if a tent collapse at a wedding injures multiple guests simultaneously?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for guest injuries at events
- ☐ Inland marine for inventory in transit
- ☐ Commercial auto for delivery fleet
- ☐ Weather and wind incident coverage
- ☐ Product liability for equipment failures
- ☐ Fast COIs for venues and event planners
- ☐ Property damage to client venues
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same inventory value, event types, vehicle count and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Product liability limit and equipment types			
Inland marine / inventory coverage limit			
Commercial auto limit (trucks + trailers)			
Workers' comp payroll and classifications			
Property damage to venue locations			
Weather and wind incident terms			
Completed operations / electrical liability			
Tent and structural installation coverage			
Business interruption / lost rental revenue			
Major excluded equipment or event types			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All equipment types and event settings described
- ☐ Inventory value and vehicle count match quote
- ☐ Tent installation and staking claims confirmed
- ☐ Venue and planner endorsement requirements included
- ☐ You understand audit and cancellation terms
- ☐ You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You add tents, staging or AV equipment to your inventory, purchase delivery vehicles, begin serving large festivals or corporate events, hire setup crews, start running electrical connections, or expand to new service areas.