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## **"Limit Your Liability: Planners Must Know How To Protect Themselves In A Post-Covid Environment"**

**Quote by Justin VandenBout on "Limit Your Liability: Planners Must Know How To Protect Themselves In A Post-Covid Environment"**

*Insurance & Financial Meetings Management*

March 2, 2021

In a recent article in *Insurance & Financial Meetings Management* magazine, Justin VandenBout, shareholder in Chamberlain Hrdlicka's Commercial Litigation practice, discusses timely considerations for event planners to identify, limit or mitigate their exposure to business risks, including strategic use of insurance policies and business contracts clauses.

The article discusses how the COVID-19 pandemic has created new concerns and new legal issues for event planners, in addition to existing legal liability risks. VandenBout noted that while a comprehensive risk management plan should be tailored to a particular event, some general strategies apply across the board, including taking the time on the front end to identify the specific risks to their business, and consider how to limit or mitigate their exposure to those risks.

VandenBout further counseled that, to account for third-party liability claims, the planner should confirm that vendor contracts include valid and enforceable insurance and indemnity provisions to cover any claims that may be asserted in connection with their event.

In addition, planners should consider approaching their insurance broker or insurance attorney regarding the addition of a limited virus endorsement to their policies that provide some coverage in the event losses arise from any virus, VandenBout says. There is limited virus coverage that is available in the commercial insurance market that may be beneficial to an event planner in the COVID-19 world.

To learn more, read the article [here](#).