Immersion Venue Insurance Requirement and Information Request

Any venue you choose to hold an immersion at must have general liability insurance. If the venue doesn’t typically hold general liability for their property, they will want to get an event policy for general liability for an event to be held on their property, which will be more affordable than an annual policy. 1 million will suffice. They should be sure to have the coverage extend over the entire period non-residents will be on the property.

It is a good idea to consider naming the venues as additionally insured on your insurance as well (some venues will require it, and if it’s through Alternative Balance it’s only $10 to add an additionally insured).

ANFT will also make efforts to add immersion venues to our insurance as additionally insured should a claim against the venues insurance not be completely covered by their insurance and/or your insurance. We have been told we will be able to insure venues outside of the U.S. but there is no guarantee that all venues will qualify. This is our attempt at mitigating the repercussions felt by you personally if a claim is made that is not fully covered by the venue’s insurance and your insurance.

For Contractors outside of the U.S., knowing that it has been more challenging for some of you to get insurance we may decide to go ahead with an immersion of your planning if you do not have general liability but the venue does as it still offers a layer of protection should anyone get hurt at the immersion.  If you do not have this it is important that the venue does because generally if one of the parties insurance covers bills/claims further legal action (against you personally) is not pursued, however you need to be aware that not having general liability yourself may leave you legally vulnerable if you should be the cause of someone getting hurt. We will need to assess potential immersions with these situations on a case-by-case basis.

I hope this information helps. We do encourage anyone with questions about their liability to speak with an insurance broker in your region. We very much appreciate your support in our efforts to ensure legal protection for all.

Please provide the following information to [sara@natureandforesttherapy.org](mailto:sara@natureandforesttherapy.org) as soon as you finalize your agreement with the venue so we can see if we can add the location as additionally insured.

1. Name of venue or company
2. Email of venue or company
3. Street address
4. City
5. State
6. Postal code
7. Country
8. Phone number