

## **MIDLAND COUNTY HORSESHOE INSURANCE POLICIES**

### **Insurance**

Insurance is required for all events held at the Horseshoe complex. Proof of insurance is required a minimum of seven (7) days prior to the move-in date or event date, whichever is earlier, and must have coverage through the end of moving out. If the event lasts past midnight (12:00AM) the following day, insurance must cover the following day as well. Lessee is responsible for obtaining event insurance through GatherGuard with the information provided by Horseshoe staff at the time of booking. If lessee has their own private insurance that covers events and venues, they must provide documentation of such coverage naming Midland County **AND** Midland County Horseshoe with their respective addresses as additionally insured.

### **Rental Period**

All rental spaces at the Horseshoe complex are rented for the day. The day is considered as the hours of 6:00AM – 1:00AM (next day). All move-in & move-out must be accomplished during this time. Additional move-in and move-out time may be booked with the fees in the pricing document. The lessee must have insurance coverage the entire time starting when lessee and their materials and/or vendors arrive on-site until the full load-out is accomplished including the next day if past midnight (12:00AM). All events, lessees and their attendees must exit the complex by 1:30AM (next day) at the conclusion of the event. Events still on site after 1:30AM will incur an after-hours charge per hour. This may also affect the cost for security if the lessee and their guests or the public are still on property past 1:30AM.

### **Move-In & Move-Out**

Unless a guaranteed move-in or move-out day is purchased ahead of time, all move-in, setup, strike and move-out must occur during the lessee's rented period on the day of the event. Nothing may be brought on-site before or left on-site after the event without a purchased move-in or move-out timeframe. The lessee's event insurance must also cover the move-in and move-out periods if purchased. There is no free early move-in even if the space is available before without the purchase of a move-in timeframe. If the lessee wishes to move-out immediately following the event, everyone and everything must be removed by 1:30AM following the event. Nothing may remain on-site. See move-in and move-out pricing on the pricing list.

For multi-day events, there will only be one (1) move-in day charge and all days following will be charged the regular daily rental rate. If the lessee wishes to have a move-out day following the event, the move-out price and timeframe will apply for the day following the event.