Musty-Barnhart Highlights Event-Based Insurance for Minnesota and Wisconsin Event Hosts

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RED WING, MN - May 11, 2026 -
Musty-Barnhart, an independent insurance agency with offices in Red Wing, Lake City, Ellsworth, and Lutsen, is highlighting event-based insurance options available to organizers of festivals, weddings, fundraisers, and other community gatherings across Minnesota and Wisconsin. As the region prepares for the spring and summer calendar of public and private events, the agency notes that specialized short-term coverage can address risks specific to these occasions.

Event-based insurance, often referred to as special event coverage, provides protection tailored to the duration and nature of a single gathering. Policies typically include general liability for bodily injury or property damage involving attendees or vendors. Additional elements may cover liquor liability when alcohol is served, cancellation due to certain covered perils, and damage to rented equipment or venues. Coverage amounts and terms vary according to event size, location, activities, and expected attendance, allowing hosts to select protections that fit their particular circumstances.

Many standard homeowners or commercial policies contain exclusions or limitations when applied to temporary events. Organizers who rent facilities, invite the public, or coordinate activities with outside

vendors frequently identify gaps that event-based insurance can fill. The agency assists clients in evaluating these differences and identifying appropriate solutions through its network of carriers. This independent structure enables agents to compare offerings and recommend arrangements based on factual policy details rather than availability from a single provider.

Nonprofit organizations, hotels, motels, and local businesses often require event-based insurance for fundraising activities, conferences, or promotional gatherings. Musty-Barnhart supports these groups with guidance on compliance requirements that venues or municipalities may impose. The agency also provides assistance with risk management strategies, including safety program implementation and loss prevention measures that can help reduce potential claims during events.

Variable weather patterns in the upper Midwest represent another consideration for outdoor or tented gatherings. Summer storms or other disruptions can affect planned activities, and event-based insurance helps hosts manage associated financial exposures. Agents review event details such as date, venue type, and planned features to ensure coverage aligns with actual conditions.

Bob Kubes, an agency partner at Musty-Barnhart, addressed the practical role of this coverage. "Event organizers invest substantial resources in planning and execution. Event-based insurance addresses liabilities that standard policies may overlook, enabling hosts to proceed with greater assurance."

Lindsay Kubes, Commercial & Group Benefits Agent at Musty-Barnhart, noted the timing considerations involved. "Arranging event-based insurance well in advance supports compliance with venue contracts and permits full customization based on the specific risks of each gathering."

The agency maintains active participation in the communities it serves through involvement with local chambers of commerce. This engagement informs its understanding of the types of events common to river towns along the Mississippi and communities near Lake Superior. Agents draw on this regional knowledge when discussing coverage options with clients.

Beyond event-based insurance, Musty-Barnhart offers a broad range of commercial protections for the industries that frequently host or participate in such activities. These include directors and officers liability, builders' risk, professional liability, general liability, and property of others coverage. The agency also supports contractors, manufacturers, restaurants, and medical spas with programs that can incorporate event elements when needed.

Musty-Barnhart emphasizes client education throughout the process. Agents explain policy language, available endorsements, and any exclusions in clear terms. This approach helps event hosts make informed decisions without pressure toward specific products. The focus remains on matching coverage to

demonstrated needs while maintaining affordability and adequacy.

As an insurance agency in Lake City, MN, Musty-Barnhart extends its services to surrounding areas with consistent attention to detail. The locally owned operation prioritizes long-term client relationships and responsive support across personal and business lines. Staff members remain available to review policies and assist with claims when events conclude.

Musty-Barnhart operates as a locally owned independent insurance agency dedicated to personal and business insurance solutions. With offices in Red Wing, Lake City, Ellsworth, and Lutsen, the agency helps clients protect the lives they are building through reliable coverage and dedicated service. The agency maintains its commitment to community involvement and personalized attention in all aspects of its work.

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MBA Insurance Services

Musty-Barnhart Agency Inc provides you and your family with quality insurance for your personal, business, life, and health insurance needs.

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