

CASE STUDY

THE LEGENDARY COYOTE STORE

THE EVENT

Established in 1985, The Coyote Store is a family-owned and operated café situated in Gail, Texas. Since 2017, the Coyote Store has grown from a 32-seat café to one of the premier outdoor country music venues in Texas, attracting thousands of visitors from across the nation each year. In the summer of 2023, The Coyote Store hosted a huge outdoor concert, and with Texas's unpredictable weather, having weather insurance was critical. In addition, many artists are more inclined to work with outdoor venues with weather coverage, and all artists require payment whether the event is a success or not. "We've had events in the past where the event wasn't covered. Recovering from those situations is staggering," said Becky Justice, the owner of The Coyote Store. With an outdoor business and so many factors at play, Becky looked into weather insurance for their June 30th concert.

THE POLICY

Becky worked directly with Andy, Vortex's Lead Weather Index Producer, to build a custom quote for the event. Binding the policy was simple and was done in just one day.

THE RESULTS

On event day, there was only a 20% chance of rain, but the concert ended up receiving over 1 inch of rain in less than an hour. The rainfall well exceeded the threshold which triggered the policy and the Coyote Store was paid within seven days. "It was so comforting to know that Andy was right there for us. I messaged him during the storm. He answered calls and texts when the event was happening, after his working hours," said Becky. The Coyote Store was able to apply the claim payout towards the costs associated with the event, such as paying additional staff, artist contracts, caterers, production teams, and more. Having those expenses protected gave the team tremendous peace of mind.



We were very pleased with the process. The claims process was really easy. The Vortex team took care of everything and we got paid within a week. I recommend Vortex for any outdoor event and venue.

- Becky Justice



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