

# Event Insurance

## Insurance Product Information Document

Company: Event Insurance Services Ltd

Product: Multiple Events Insurance

This document is a summary of cover highlighting the key features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

This cover is an indemnity-based, all risks style policy. The policy will reimburse you (the policy holder) for costs incurred and/or irrecoverable expenses should certain problems arise.

The policy looks to offer cover for a given number of events over the course of a 12-month period to use as required. It can cover those who are both organising and attending events in various combinations; but is designed to cover those organising upwards of three or four events per year.

Each event can last up to 3 consecutive days as standard. Individual events can be extended with covers being bought individually and **Cancellation cover** can be bought on a per event basis if required.



### What is insured?

- ✓ **Public Liability** - Covers you (the policy holder) for your legal liability in respect of Accidental damage to third party property & Accidental bodily injury to a third party which you cause during each event.
- ✓ **Employers Liability** - Covers you (the policy holder), for your legal liability in respect of Accidental bodily injury to an employee, volunteer, or helper, whilst they are at an event and are under your direct control and supervision.
- ✓ **Event Equipment Cover** – Provides cover for the accidental loss, damage, or theft of Equipment which is hired, leased, or owned by you (the policy holder) for the purposes and duration of each Event.
- ✓ **Cancellation & Rearrangement Cover** - Provides cover, on a per event basis, for your irrecoverable costs (expenses, less any income) incurred because of the cancellation, abandonment & postponement of the Event for reasons which are *unavoidable, unforeseen and beyond your control*.



### What is not insured?

- ✗ Any Liability in respect of a **Dangerous Activity** (see the policy wording for a full list of activities which we consider dangerous).
- ✗ Any liability arising from the activity of a 3<sup>rd</sup> party attending your event, such as performers, stallholders, and attraction providers.
- ✗ Damage to floors or ground or underground services, except for carpeting and rugs.
- ✗ Any liability arising from the faulty erection, dismantlement, use or alteration of any temporary structures
- ✗ The first £250 of every claim for accidental damage, loss, or theft of/to property.
- ✗ Property which you are not legally responsible for.
- ✗ Theft, unless there is forcible or violent entry or exit from a secured location.
- ✗ Damage, loss or theft of mobile phones, clothing, or jewellery. Our **Event Equipment** cannot cover for items of Napery, glassware, brittle items of porcelain.



### Are there any restrictions on cover?

- ! The policy holder must be a permanent resident in the UK and have an insurable interest in the event.
- ! **Employers Liability** can only be taken out with **Public Liability**.



## Where am I covered?

The policy will cover events taking place within the United Kingdom.



## What are my obligations?

**At point of Application,** You must supply full and correct information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based.

**Over the duration of a policy,** If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

**At point of Claim,** You must supply full and correct information to all questions asked. You must also supply any evidence requested by us to support and confirm your claim.



## When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card, by Cheque or by a BACS payment.



## When does the cover start and end?

On a multiple event basis, cover runs for 12 months from the date you request to start the policy, and cover is in effect at the events only, it does not cover or indemnify you for 365 days of the year. The events can take place at any time within the period of insurance. If **Cancellation cover** is added; this will start from date you buy the extension and last until the completion of the event you needed the cover for.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that you have not used the insurance to cover any events and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

## Your Insurer

Event Insurance Services is authorised and regulated by the Financial Conduct Authority. Registration Number 309998. This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.