

Section 1: Product Summary			
Product Description:	Band, DJ or Performers Insurance Product		
What customer need is met by this Product?	Protecting Musicians, artists or performers for liability claims brought against them as a result of their negligence due to their act, or whilst practicing in preparation, such as rehearsals.		
Customer Type:	Private Individuals, Businesses, Formal and/or Informal Organisations or Groups, Limited Companies, Community Interest Groups, Sole Traders and/or Partnerships		
Annual or Short-Term/One Off:	One Off or Annual		
Cover Sections:	Public Liability only	Main Restrictions:	<p>Any Liability is respect of a <b>Dangerous Activity</b> (see the policy wording for a full list of activities which we consider dangerous).</p> <p>Any liability arising from the use of pyrotechnical devices.</p> <p>Any liability in respect of a Road Traffic Accident (RTA).</p> <p>Damage to floors or ground or underground services, except for carpeting and rugs.</p> <p>Any liability arising from the faulty erection, dismantlement, use or alteration of any temporary structure.</p>
Optional Covers:	N/A		
Claims Settlement Basis:	Indemnity		
Can this product be sold without advice?	This product can be sold with or without advice depending on your preference and in line with FCA regulations.		
What are the Distribution Arrangements?	This product can be sold face to face, over the phone or via email (proposal form) exchange – A proposal form and/or online application needs to be submitted to EIS <a href="http://www.events-insurance.co.uk">www.events-insurance.co.uk</a>		
Premium Finance	We do not offer any premium finance on our products. If you offer premium finance solutions to your customers, then you must ensure all best practice and regulatory processes are adhered to.		
Section 2: Target Market and Risk to Target Market			
How Complex is this product?	Low Complexity		
Who are the intended product's end customers?	This product is designed specifically for those booked to attend events to perform.		
Who is the product <u>not</u> suitable for?	Those who are acting in the capacity as the event organiser for the event(s) such as music festival, tour or their own gigs.		

**Product Information Record**

	<p>Organisations or Individuals not domiciled in the UK</p> <p>Organisations or Individuals attending events outside of the UK</p> <p>Those who are specifically looking for cover for their equipment.</p>
Any potential risks associated with the target market?	As a mass market product, we will be catering to a broad range of customer profiles and need to ensure all general best practices are adhered to. This includes, but is not limited to, the provision of suitably informative pre-sale documentation and customer sales journeys, clear and concise policy documentation, availability of documentation in a variety of formats and clear support and guidance to assist customers throughout the life of the policy.

**Section 3: Significant Changes**

**Details of any changes made to the product structure at this renewal.**

N.B: "Significant change" as defined in POG 4.2.4A, may include, but is not restricted to, a proposed change to the insurance coverage, costs, exclusions, excesses, limits or conditions and any other significant change to the terms and conditions.

N/A

**Section 4: Product Approval & Review Process**

**Has this scheme gone through the EIS approval and/or review process ensuring the product(s) continue to provide fair value?**

Yes

**Has the charging and fee structure been considered and deemed fair?**

Yes

**Has the distribution chain been considered and deemed appropriate?**

Yes