

Section 1: Product Summary			
Product Description:	Christmas Lights and/or Tree Display Insurance Product		
What customer need is met by this Product?	Protecting event organisers for liability claims brought against them as a result of their negligence arising from their Christmas lights or Christmas tree display in the local area.		
Customer Type:	Private Individuals, Businesses, Formal and/or Informal Organisations, Limited Companies, Community Interest Groups, Sole Traders and/or Partnerships		
Annual or Short-Term/One Off:	Short Term (up to 12 weeks)		
Cover Sections:	Public Liability	Main Restrictions:	<p>Any liability arising from the activity of a 3rd party, for example the electrician setting up the light or tree display</p> <p>The erection and dismantling of the lights must be completed by a professional, fully qualified, insured and NICEIC or ECA approved Electrical contractor.</p> <p>The permission of all participating owners or Local Authority must be sought and granted.</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> <p>The first £500 of every claim for accidental damage or loss of property.</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.		

Product Information Record

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 www.events-insurance.co.uk
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 displaying Christmas trees and/or lights for a short-term duration.
Who is the product <u>not</u> suitable for?	<p>Those requiring cover as the event organiser, i.e. hosting the Christmas lights switch-on event – this product is for the display being up in agreement with the local authority or permission of the participating owners.</p> <p>Organisations or Individuals not domiciled in the UK</p> <p>Organisations or Individuals organising events outside of the UK</p> <p>Those who are specifically looking for any other dangerous activities to be insured, such as, but not limited to, inflatable play equipment or person's riding on animals</p> <p>Sub-contractors to events such as, but not limited to, staging companies, audio-visual companies, marquee hirers</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	
<p>Details of any changes made to the product structure at this renewal.</p> <p>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.</p>	N/A
Section 4: Product Approval & Review Process	

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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