

Section 1: Product Summary			
Product Description:	Stallholders Insurance Product		
What customer need is met by this Product?	<p>Protecting traders for liability claims brought against them as a result of their negligence</p> <p>Indemnifying traders for the loss, damage or theft of their stock and/or stand.</p>		
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:	<p>Public Liability</p> <p>Employers Liability</p> <p>Stock and Stand Cover</p>	Main Restrictions:	<p>The size of the pitch must be no more than 3 metre's by 3 metre's unless agreed by us (Event Insurance Services Ltd) in writing.</p> <p>We do not cover more than 100 event days under our 12-month multiple event cover under this policy.</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>Any liability arising from the products being sold, including treatments, advice, or services which you may be providing.</p> <p>The first £250 of every claim for accidental damage, loss, or theft of/to property.</p> <p>We shall not provide cover for the historical, artistic, or sentimental value of items such as, but not limited to, artwork,</p>

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			<p>photographs, and antiques. We will cover the reproduction costs only.</p> <p>Theft, unless there is forcible or violent entry or exit from a secured location.</p> <p>Damage, loss or theft of mobile phones, clothing (unless agreed by us), or jewellery (unless agreed by us).</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 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 attending events as a stallholder within the UK.		
Who is the product <u>not</u> suitable for?	<p>Those who are attending an event with a stand or exhibition shell larger than 3m by 3m</p> <p>This policy is not suitable for persons who are selling or supplying hot food.</p> <p>Organisations or Individuals not domiciled in the UK</p> <p>Organisations or Individuals attending events outside of the UK</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/A		

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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.

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