

One Off Insurance

Proposal form



Your Information:

You have a right to be informed as to how, why and where we will process your personal data, and with whom we will share it with. You have the right to gain access to that information, and have it potentially erased or transferred. Detailed information is available on our Privacy Statement. To summarise, your information will be used to administer your insurance contract or help process or resolve your claim. Where we need to pass information to other firms, it will only be for that purpose. A summary document will be provided to you as part of the application process.

About you

Legal title of organisation (Ltd, committee, members of)

Organisation name

Title Name Postcode

Address

Mobile telephone number Daytime telephone number

Contact email address Are you over the age of sixteen? Yes No

Are you the organiser of the event or do you form part of the organising committee? Yes No

Answering Questions:

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. Your answers to the questions will affect our decision to provide cover and/or the premium charged. If you do not understand a question or cannot answer it, please contact us on 01425 470360 immediately because if you answer the questions incorrectly, your policy may be void.

General Questions

Yes

No

Whilst organising or participating in any event, have you or any official committee member, co-organiser or helper:

a) Suffered any loss or encountered circumstances which have given or could give rise to a claim under this type of insurance over the last 5 years?

b) Had any insurance declined, cancelled or special terms imposed by any event insurer?

Have you or any official committee member, partner, co-organiser or member of the insured been convicted of any criminal offence (other than a driving offence) which is currently unspent?

If yes to any of the above general questions, please provide further details.

Your Event

Name of Event

Type of Event

Name of Venue

Address of Venue

Postcode

Is your event taking place: Indoors Outdoors Both

Dates you are responsible for the venue: From To

Dates that the guests will attend your event: From To

* Total Number of visitors expected to attend your event, over it's duration:

*** PLEASE NOTE:**

Your selection needs to be based on the total attendance for the event to include all visitors, contractors and staff at your event (i.e. 300 people per day over a 3 day event, equals 900 people over the duration, even if the same 300 people attend each day).

Please provide us with a description of the event and a list of your planned main activities.

e.g. Fair with various stalls and entertainment

	Yes	No
Will your event feature any of the following:		
Any trampolines, acrobatics, gymnastics or any activity requiring the use of harnesses?		
Shooting, archery or use of projectiles?		
Any motorised/mobile or aerial displays or races (including gravity powered go-karts)?		
Any forms of fire i.e. torches, bonfires, fireworks, beacons or fire pits (not including BBQ's)?		
Any activity taking place in or on water?		
Inflatable play equipment, fairgrounds or electrical rides, circus acts or stunt acts of any kind?		
If you have answered yes to any of the above, will these be provided and operated by a subcontractor carrying their own Public Liability cover?		
Religious and/or politically motivated activities (i.e., outdoor preaching, marches or protests)?		
Events taking place in non-fit for purpose, unlicensed and uninsured venue(s)? i.e. derelict or abandoned buildings and warehouses etc.		
Any adult themes, controversial views or violent elements?		
The public handling or riding of animals?		
Strongman/competitive/endurance/extreme games, activities or sports? i.e. highland games, obstacle runs, marathons, cross fit, hockey, rugby, triathlon, it's-a-knock-out competitions or powerlifting		
Battle or war re-enactments, Live-Action-Role-Play or jousting?		
Ghost hunts, séances, paranormal investigations or any activity designed to deliberately scare?		

Main Exclusions:

For full terms and conditions a specimen policy wording is available online.

- The first £250 of each and every claim (except Public Liability bodily injury, Employer's Liability and Cancellation claims).
- Theft from unsecured venues or vehicles.
- Any dangerous activities (please refer to your policy documents).
- Any contractors, performers, exhibitors or suppliers.

Public Liability

Prices are in respect of up to 4 consecutive days.

Do you require Public Liability cover for your event? Yes No

(If no, please go to page 5)

Total visitors	PREMIUMS			
	£1M	£2M	£5M	£10M
Up to 100	£69	£99	£136	£180
Up to 250	£93	£136	£182	£239
Up to 500	£122	£182	£242	£298
Up to 1,000	£182	£242	£301	£358
Up to 2,500	£301	£362	£423	£476
Up to 5,000	£423	£480	£542	£596
Up to 10,000	£601	£662	£721	£833
Up to 15,000	£782	£841	£961	£1,178
Up to 20,000	£961	£1,081	£1,199	£1,376

	Yes	No
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Will you have a fully documented risk assessment and/or health and safety policy for the event?

Will there be first aid at the event?

Will any temporary structures be erected at the event? If yes, please tick the box for which of the following will be at your event:

Marquees or Gazebo
 Tiered Seating
 Staging
 Other

If other, please specify:

	Yes	No	N/A
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Are these being erected by a subcontractor?

Will these structures be larger than 7 metres by 7 metres?

If the temporary structures are larger than 7m x 7m and not being erected by a subcontractor, please could you advise the following:

- What are these temporary structures?
- How big are the structures?
- Who will be erecting these?
- What experience do they have?

	Yes	No	N/A
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Will you ensure that all contractors engaged with your event have satisfactory public liability cover in place?

Will you ensure that any entertainer, exhibitor or food vendor will have satisfactory liability insurance in place for their activities?

Please be aware that we provide cover for accidental damages caused only by you and not those caused by a third party. It is best practice to ensure that activities arranged by third parties have their own insurance in place, as they will be held personally liable for any accidents they cause.

	Yes	No	N/A
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Will your event be marshalled and/or is there a traffic management plan in place for the attendees?

Employers Liability

Prices are in respect of up to 4 consecutive days.

Will you have staff, volunteers or helpers at your event, whether paid or unpaid? Yes No

(If no, please go to page 5)

If you would like Employers Liability to cover claims brought against you should these persons get injured whilst working for you, please complete the questions below

EMPLOYERS	PREMIUMS	
	£5M	£10M
Up to 10 volunteers/helpers/employees	£61	£115
Up to 20 volunteers/helpers/employees	£122	£301
Up to 50 volunteers/helpers/employees	£301	£601

If you require cover for more than 50 volunteers/helpers/employers, please specify the number you require.

Please provide us with your ERN or ELTO reference if you have one:

ERN stands for Employers Reference Number which is given out by the government. It is collected by the Employers Liability Tracing Office (ELTO). If you are an employer paying your staff via PAYE you will have an ERN number.

Please could you provide a description of the roles that your volunteers/helpers and employees will be undertaking:

e.g. Stewards, Helpers, Ticket Collectors

Are staff carrying out any of the following:

Operating Machinery or using Power Tools? Yes No

Working at height in excess of 2.5 meters? Yes No

Working with extreme heat (i.e. Blow torches, fireworks or bonfires)? Yes No

Security Duties? Yes No

If yes to the above question, Are these been carried out by a bona-fide security company with their own insurance in place? Yes No

Event Equipment

Prices are in respect of up to 4 consecutive days.

Do you require cover for any equipment, hired, owned or leased? Yes No

(If no, please go to page 6)

We want to make you aware to carefully select the level of cover to include the value of **ALL** your onsite event equipment, as under-insuring may lead to your claim not being paid in full. If you are looking to insure specific items, please contact us and we will assist you further.

COVER UP TO	PREMIUM
£2,500	£25
£5,000	£50
£7,500	£75
£10,000	£100
£15,000	£150
£20,000	£200
£30,000	£300
£40,000	£400
£50,000	£500

If you require cover for more than £50,000 equipment, please specify the amount you require.

Do you have proof of purchase or hire for the equipment? Yes No

Please note; under Equipment cover proof of hire or ownership of the equipment will be required in order to validate any claim. Without this a claim will not be paid.

Please select the types of items you would like to be insured under your Equipment Cover:

Marquees/Gazebos
 Stages
 PA Systems/Sound Equipment
 Lighting Equipment

Generators & Plant
 Signs & Banners
 Security Fencing/Barriers
 Other

If other, please specify:

Types of Equipment:

We would like to make you aware that our equipment cover excludes loss, theft or damage to items of napery, porcelain or a brittle nature (e.g. glass or china). Items such as artwork, photographs or antiques are covered for their reproduction costs only (not the sale or artistic value).

Does any individual item have a value of £2,000 or greater? Yes No

If Yes, Please tell us what is the maximum value of a single item you want to insure along with a description of the item

Is there 24 hour security in place over night? Yes No

Theft Cover:

Please note; this policy only covers theft as a result of forcible or violent entry or exits from a site; by this we mean that there must be signs of breaking and entering/exiting or a physical altercation with persons guarding the equipment. We do not cover theft from unsecured or unattended sites.

Cancellation, Abandonment, Postponement

Do you require cover for unavoidable cancellation of the event for reasons beyond your control? Yes No

(If no, please go to page 7)

COVER UP TO	PREMIUM
£2,500	£25
£5,000	£50
£7,500	£75
£10,000	£100
£15,000	£150
£20,000	£200
£30,000	£300
£40,000	£400
£50,000	£500

If you require cover in excess of £50,000, please advise the amount you require.

Do you require cover to include Adverse Weather conditions? Yes No

* Cancellation cover, due to adverse weather is only available when your event is more than 10 days from the date you purchase the policy

*** If yes, we will need some additional information. We will contact you regarding this and the premiums are subject to change.**

Do you require cover to include cancellation as a result of the non-appearance of a key person(s)? Yes No

*** If yes, we will need some additional information. We will contact you regarding this and the premiums are subject to change.**

Are written contracts in place between yourself and your venue and/or suppliers? Yes No

Contracts of Hire & Booking Records:

Please note; under cancellation cover you will be expected to provide copies of contracts between yourselves and your suppliers to evidence your paid or owed expenses in order to validate a claim.

We only cover costs which are supported in writing, however excluding any supplementary sums you agree to pay in addition to those you are legally liable for.

Please tick if you require any of the following additional covers to be included under your cancellation section: (please note, this will alter the premiums shown above)

Loss of Revenue

Terrorism

National Mourning

Communicable Disease

Please note, the above covers will be issued as a separate quotation/policy.

Important information

Please tick as appropriate:

I would like a quotation I would like to purchase a policy

How would you like us to send your documents? Post Email Both

Please confirm, if you wish to proceed with the cover and how you wish to pay?

Card payment over the phone Enclosed a cheque BACS transfer

Please supply us with your best daytime contact number and an indication of which time slot you would prefer us to contact you in:

Telephone no: 09:00-13:00 13:00-17:00

Important – please sign below

Any policy or quote will be issued based upon the information provided to us by you. You must take reasonable care to provide us with accurate information and you should notify us immediately if anything is incorrect or if you are unsure about any details. Providing inaccurate information could adversely affect your policy, including invalidating your policy and claims being rejected or not fully paid. Should any information change during the period of insurance you should notify us immediately. Insurance cover is subject to our terms and conditions. If you would like a copy, please refer to our website or contact us on 01425 470360.

Please be assured that we take your privacy extremely seriously and we will only use your personal information to administer your account and to provide the products and services from us.

However, we would like to be able to let you know about related products or services that we think you might be interested in. If you are happy for us to get in touch every now and then, please tick the boxes below to say how we may contact you:

Email Post Text Message

Signature **typed e-signature is acceptable** Date

Please return this form in the enclosed or provided FREEPOST envelope.

Are you a broker? Yes Postcode

Company name

*** Please note, you can complete and sign this form on behalf of your client**

IMPORTANT

Insurance provider details

This insurance is arranged by Event Insurance Services Ltd & underwritten by Bspoke Underwriting Ltd on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

Bspoke Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>. Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>. As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk>. Details about the extent of its regulation by the Financial Conduct Authority are available on request.

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For internal use:
Reference

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