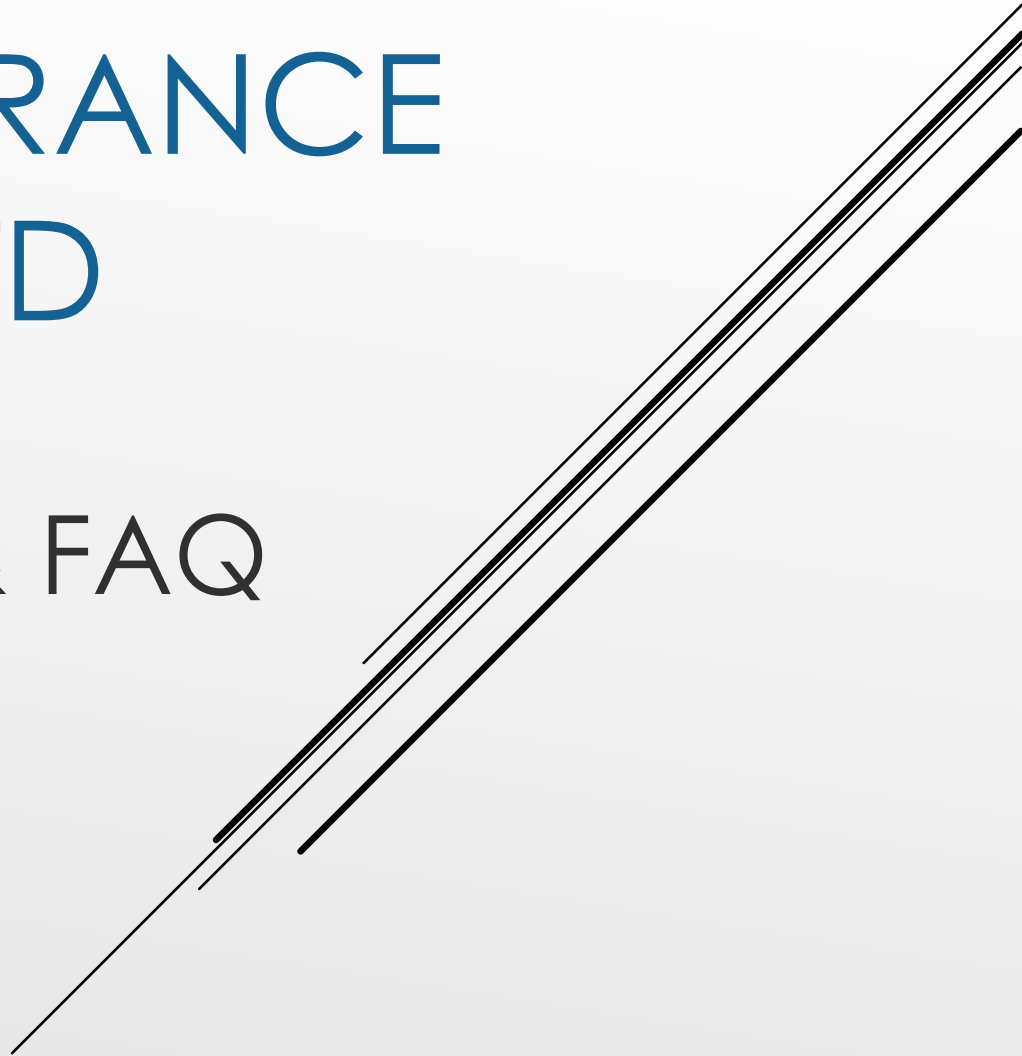


EVENT INSURANCE SERVICES LTD

Broker Guide & FAQ

V4 – May 2023



ABOUT US

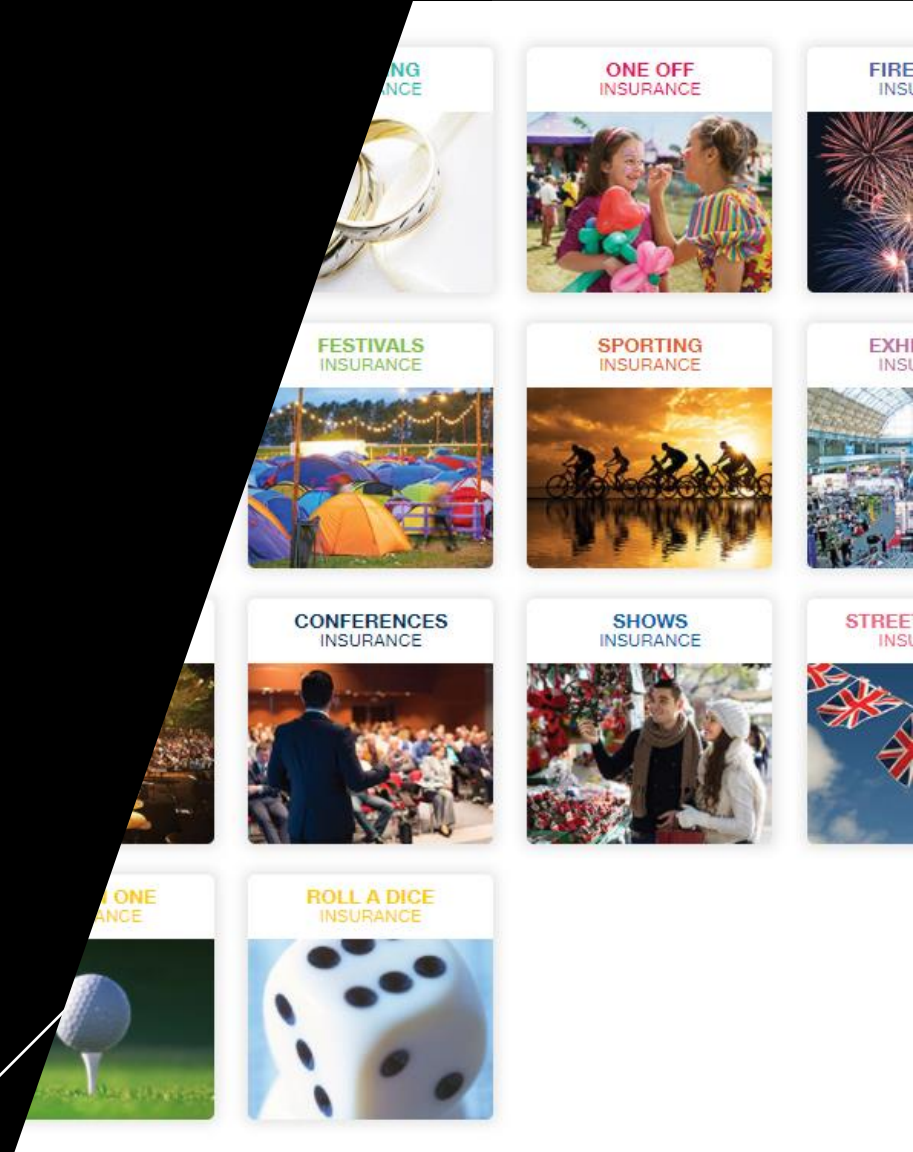
- ▶ **Established in 1996, Event Insurance Services Ltd are the UK's leading supplier of Event Insurance.**
 - ▶ **We are a specialised intermediary, underwritten by Bspoke Underwriting Ltd, on behalf of Watford Insurance Company Europe Ltd. We have delegated authority to underwrite, claims handle and complaints handle up to various levels.**
 - ▶ **We also have a close partnership with Beazley Plc and the Lloyds of London Marketplace, enabling us to offer cover for Non-UK based events, events with over 20,000 attendees or events that require a higher level of cancellation cover or adverse weather cover than our standard scheme offers.**
 - ▶ **We have a 4.9 out of 5-star trust pilot rating with 90% of our reviews rating us 5 stars**
 - ▶ **In 2019 & 2022 we won 'Best Specialist Insurance Provider' at the Insurance Choice Awards.**
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THINGS TO KNOW...

- ▶ Our policies can be taken out up to 12 months in advance of the event date,
- ▶ Our 14-day cooling off period starts from the date the policy documents are dispatched, not the benefit start date
- ▶ We offer 15% commission as standard on all Bspoke Underwriting policies, 10% commission on Beazley Plc policies.
- ▶ Risk Transfer via our TOBA does not extend to policies placed with Beazley Plc as they do not cascade their Risk Transfer.
- ▶ For our Bspoke Underwriting products, premiums, proposal forms, IDD's and policy terms are all available in advance via our websites product pages.
- ▶ Where we refer to standard options, these mean options which are available to select as standard are published online and on our proposal forms.

About Our Bspoke Underwriting Ltd, Standard Products...

These products can be applied for online, and some of them will bind/quote online too, making the process of applying for quotes or policies simple.



ONE OFF EVENT INSURANCE



From coffee mornings to carnivals... This policy will cover all of your One off Event needs, offering Public & Employer's Liability, as well as Equipment & Cancellation cover!

Cover for up to 4 consecutive days as standard*

From £1m to £10m Public Liability available standard*

Cover available from up to 100 visitors to up to 20,000 attendees as standard*

Employers Liability up to £5m as standard*

Up to £50,000 Equipment cover as standard*

Up to £50,000 cancellation cover as standard with the options to include adverse weather and/or Non-Appearance cover. *

*All sections are extendable by quotation upon request

A QUICK NOTE ON WORKING OUT THE EVENT ATTENDANCE...

When our policies ask the client to select their attendance levels for events lasting more than one day.

Please be aware that the total visitors are calculated on the total number of persons attending throughout the entire duration of the event, for example, if 300 visitors per day over a 3-day event equals 900 visitors.

This is applicable even if it is the same people each day; because each day a person is subject to a new risk of being injured.

This is noted on our proposal forms, within the online application form, and also on each policies "Cover/Premiums" tab.

Also, attendance is only required to be considered for those organizing events, or if a client has an event within an event i.e., a dance marquee at a music festival, or a restaurant/bar seating area.

MULTIPLE EVENTS INSURANCE

If you hold anything from 3 to 45 events, our Multiple Events policy offers a discounted premium to cover you for various events throughout the year.

Cover for up to 3 consecutive days per event as standard*

Options to cover up to 15 or 45 events throughout the year*

From £1m to £10m Public Liability available standard*

Employers Liability up to £5m as standard*

Between £2,500 and £5,000 Equipment cover options per event as standard*

Optional Cancellation cover on a per event basis as required

*All sections are extendable by quotation upon request



IMPORTANT:

This product is not 'continuous cover' it offers cover purely when each event takes place and lasts up to 12 months

FESTIVALS INSURANCE

Our Festivals policy is copy of our One-Off Event Insurance, however the proposal form has had it's question set tailored to be specifically relevant for organisers of UK based Festivals.

Covered for up to 4 consecutive days as standard*

Able to cover an attendance of up to 20,000 as standard*

From £1m to £10m Public Liability available standard*

Offers £5m Employers Liability as standard*

Can cover up to £50,000 Equipment as standard*

Cancellation cover of up to £50,000 as standard, with Adverse Weather and/or Non-appearance extensions also available upon request.

*All sections are extendable by quotation upon request



Types of Festivals we typically see under this policy include, but are not limited to:

- Music Festivals
- Food Festivals
- Film Festivals
- Art & Literature Festivals

Our Website also has resources for festival organisers which can assist them with the running of their events under our “Make Your Festival Thrive” Area.

SHOWS, FAIRS & EXHIBITIONS INSURANCE

This policy is copy of our One-Off Event Insurance, however the proposal form has had it's question set tailored to be specifically relevant for organisers of UK based Shows, Fairs & Exhibitions



Covered for up to 4 consecutive days as standard*

Able to cover an attendance of up to 20,000 as standard*

From £1m to £10m Public Liability available standard*

Offers £5m Employers Liability as standard*

Can cover up to £50,000 Equipment as standard*

Cancellation cover of up to £50,000 as standard, with Adverse Weather and/or Non-appearance extensions also available upon request.

*All sections are extendable by quotation upon request

This cover is designed for events such as:

- Trade shows,
- Horticultural or Agricultural shows,
- Wedding Exhibitions,
- Seasonal Fairs or Fete's
- Cultural Exhibitions.

SPORTING EVENTS INSURANCE

A policy designed for organisers of various Sporting Events around the UK, from football matches, fun runs, sports days to tennis tournaments.

Cover for up to 4 consecutive days as standard*

From £1m to £10m Public Liability available standard*

Cover available from up to 100 people to up to 20,000 as standard – this includes participant and spectator numbers*

Employers Liability up to £5m as standard*

Equipment cover is available on request subject to the type of equipment to be insured.

*All sections are extendable by quotation upon request



IMPORTANT information:

- This policy doesn't participant to participant and/or contact injuries.
- We are unable to cover on-road competitive cycling.
- We are unable to cover open water swims (inc. Rivers & Lochs).

Our website also has resources for sporting event organisers which can assist them with the running of their event under our "Organising Your Sporting Event" & "Sporting Insights" areas which include information on inclusivity in sport and crowd safety

CONFERENCES INSURANCE

For organisers of Conferences, but this policy can also offer its discounted premiums to those organising lectures, meetings and seminars.



Cover for up to 4 consecutive days as standard*

From £1m to £10m Public Liability available standard*

Can cover from 100 delegates to 750 over the duration.

Employers Liability up to £5m as standard*

Option to include up to £20,000 Equipment cover as standard*

Option to include up to £20,000 Cancellation cover as standard*

Key Speaker Extension is available on request under our Cancellation Options

*All sections are extendable by quotation upon request

IMPORTANT. This policy doesn't calculate the attendance in the same way as our other policies as previously noted. At a conference with 100 delegates per day, the client should select the attendance level of 100 over the duration, regardless of how many days the conference lasts.

This further adds to the discounted benefits of this policy type.

STREET PARTIES INSURANCE

Basic, affordable Public Liability cover for committees or individuals organising neighbourhood celebration events / street parties across the UK. This can also include Street Play and Big Lunch events.



Provides cover for 24hours – a 1 day street party.

The event must take place on the street/road where the organiser(s) reside, or on an adjacent or adjoining street

Offers £5m Public Liability as standard at heavily discounted rates. *

Cover includes the provision of food, drink, games, music and bunting provided these are provided by the residents of the street.

Equipment cover is available to protect up to £2,500 worth of property as standard*

*All sections are extendable by quotation upon request

IMPORTANT. This policy is not suitable for local 'fetes' or 'fun days' which may take place in a community garden, a village green or a community centre.

FIREWORK DISPLAYS INSURANCE

Our Firework Displays policy is designed to cover all firework events where the client requires cover for the liability arising from the use of fireworks. This could be for the 5th November, NYE or a wedding as examples.

Cover for 1 day only*

From £1m to £5m Public Liability available as standard*

Cover available from up to 100 people to up to 5,000 as standard*

Cover for Bonfires is automatically included.

*All sections are extendable by quotation upon request.



This Policy offers two options of cover for Public Liability depending on who is releasing the fireworks:

- Event organisers setting off their own display,
- Displays where the fireworks are released by a separately insured third party contractor or professional.

Where the client is using a professional company has a discounted rate compared to if they are letting off the fireworks themselves.



- ▶ Due to the Coronavirus Pandemic, we are unable to offer a specific wedding product, or insure any weddings for cancellation.
- ▶ We can, however, offer Public Liability for weddings via our Celebrations & Parties Policy.

WEDDING INSURANCE

CELEBRATION & PARTY INSURANCE

A bespoke policy for organisers of Celebration Events and Private Parties.

We also provide public liability for weddings under this policy type.



Guest Liability automatically included – the liability of the guests is not included under other policies.

Includes up to 48-hour cover at a single venue as standard*

Can offer up from £1m to £10m worth Public Liability for as standard*

Cover available for 50 guests, up to 250 attendees within our standard pricing*

Package options to include Cancellation, (Adverse Weather included) as standard, for all bar Wedding Events*

Option to include Equipment cover at a discounted premium

*All sections are extendable by quotation upon request

HOT FOOD VENDOR & EVENT CATERERS INSURANCE

These policies are copies of our One-Off Event and Multiple Event policies, however the application forms have their question sets tailored to be specifically relevant for those supplying hot food at events either as a sole caterer, or one of many different vendors.

Single event policy covers up to 4 consecutive days as standard*

Annual options includes cover for either 15 or 45 events, each lasting 3 consecutive days as standard*

Can offer up from £1m to £10m worth Public Liability for as standard*

Can offer £5m Employers Liability as standard*

Additional options for Event Equipment or Cancellation cover can be requested.

*All sections are extendable by quotation upon request



People who are supplying hot food pose a higher risk than those of standard Exhibitors or Stallholders and the premiums of these policies reflect this.

The policy includes cover against food poisoning, on the condition the food was consumed at the event.

This is a useful policy to make event organisers aware of as well, should they have any vendors without insurance.

STALLHOLDERS INSURANCE

Basic, affordable Public Liability cover for Stallholders trading in the UK. This policy can be offered on a one off / single event basis, or can cover up to 100 single 1 day events throughout the year.

Covers for 1 single 1 day event as standard*

Annual options includes cover for 100, 1 days events or 50, 2 day events or other such combinations*

Can offer up from £1m to £10m worth Public Liability for as standard*

Can offer £5m Employers Liability as standard*

Option to include Stock and Stand cover at a discounted premium

*All sections are extendable by quotation upon request



IMPORTANT: This policy is designed for those attending events with a table top, and pitch no bigger than 3m x 3m. If attending events with an exhibition shell, or exhibiting artwork, vehicles or with a stand bigger than a 3m squared area, please see our Exhibitors Policy.

EXHIBITORS INSURANCE

From Public Liability only, to our Exhibitor's Package which includes Cancellation and Equipment, we can offer complete cover for those attending both indoor and outdoor Shows and Exhibitions. We can offer cover on a one off basis or take advantage of our heavily discounted premiums that can cover for up to 10 per year.



Cover for up to 10 consecutive days per event as standard*

Policies available to cover either a single event, or a package for up to 10 events per year.

From £1m to £10m Public Liability available standard*

Employers Liability up to £5m as standard*

We offer a single event exhibitors' package to include Cancellation & Event Equipment for up to £2,000 as standard.

*All sections are extendable by quotation upon request

IMPORTANT:

This policy is designed to cover people exhibiting at events, not for the organisers of the exhibition.

BAND, DJ & PERFORMERS INSURANCE

Basic, affordable Public Liability cover for Bands, DJs and Performers booked to perform at Events in the UK.



Provides cover for 24hours for each event insured.*

Offers single event cover or a multiple event package for performers.

Can offer up from £1m to £10m worth Public Liability for as standard*

No limitations on number of 'members' of the performing group – from a trio, to a band or a choir.

*All sections are extendable by quotation upon request

This is a useful policy to inform the organisers of weddings, parties or festivals about, should they have any performers attending their event who don't have insurance.

CHRISTMAS LIGHTS INSURANCE

A bespoke policy offering Liability for the organisers of Christmas Lights and Christmas Tree Displays.



Cover for 10 consecutive weeks*

From £1m to £10m Public Liability available as standard*

We can extend to 12 consecutive weeks.

Can cover a lights or a tree display; or both.

*All sections are extendable by quotation upon request.

Any lighting display: tree, Highstreet, village green etc...must be erected by and/or supervised and signed off by professional electrical

This policy doesn't extend to cover any switch on event, that would need to be insured separately.

Lastly, this is a liability only policy, it does not cover damage done to the lights or the tree display.

PRIZE INDEMNITY INSURANCE

We offer cover for two types of games: Roll-A-Dice and Hole-In-One.



Cover is for a single competition.

Value of prizes can range from £5,000 to £50,000 for Hole-In-One as standard

Value of prizes can range from £10,000 to £20,000 for Roll-A-Dice as standard

Reinstatement of prizes is also available as a standard option.

Does not cover the 'event' the competition is taking place at for liability or cancellation.

IMPORTANT!

The terms and condition are different for each game and are available in advance on our website.

Each requires specific forms of adjudication and evidence to validate a claim; as well as minimum standard for the games themselves.

For Roll-A-Dice, we must supply the dice, so applications need to be submitted with enough time before the event for these to be dispatched.

TO RECAP OUR STANDARD COVERS...

- ▶ Most policies offer Public Liability from £1 million to £10million LOI.
- ▶ Where we offer Employers Liability, it starts at £5million, but we also offer £10million LOI.
- ▶ Where we offer Equipment cover, it starts from £2,500 to £50,000 LOI.
- ▶ Where we offer Cancellation/Postponement cover, it starts from £2,500 to £50,000 LOI

Decisions around our standard covers can be made in house using our Delegated Authority.

Our online application system has referral triggers which means that when things are within the 'standard' limits they can be processed simply and quickly.

NON STANDARD OPTIONS

- ▶ Any extension to what is published online or detailed on our proposal forms.
- ▶ This can be higher attendance levels, increased policy duration or higher LOI for Equipment or Cancellation covers.
- ▶ We offer Adverse Weather and Non-appearance extensions to our cancellation cover, and for most of our policies these are considered 'non-standard'
- ▶ Where something is non-standard this doesn't mean that we can't offer it.
- ▶ We have delegated authority to extend beyond what is published online up to certain limits.
- ▶ Always ask us, and we will do our best to indicate what is and isn't possible and it is best to do this before you take the time to submit an application.

When using our online application, once something falls into the 'non-standard' either in terms of cover requirements, or possible type of event/risk; then the application form will tell you.

This means that the application will need to be reviewed by a member of the team, and we always aim to get in touch with you about the referral within 24hours of when you make it.

THERE'S MORE...

beazley

Whilst on the topic on 'Non-Standard' options, we have the facility to cover so much more than before, as we want to offer as broad a range of cover options as we can.

We have a well-established agreement with Beazley Group, we can offer insurance for a much wider range of events and cover levels, please see the extensive levels of cover we can now offer below:

Options for events which are more than 12 months away

Cover for non-UK events

Cover for up to £25million Public Liability.

Cancellation cover in excess of £100,000.

Cancellation cover for Terrorism, Loss of Revenue, Reduced attendance and National/Court Mourning.

We do not hold any delegated underwriting authority at this point in time.

We can give indications based on our experiences with Beazley and their risk appetite; however, any requests are referred outside of Event Insurance Services Ltd.

For Beazley cases we also charge an admin fee because cases tend to be more complex and can take longer to process.

CLAIMS HANDLING

We have over 20 years worth of claims handling experience for events. For our Bspoke Underwriting policies, we have delegated authority on non-liability cases and an in-house claims team who will handle claims where the loss is up to £10,000.

For cases outside of our delegated authority, the claims team still look to manage the claim, advise where possible and keep up to date on what is going on.

Whether or not you, as the client's broker wish to be involved with a claim is up to you; we can contact the client directly, or go via yourselves, subject to how you wish to proceed.

Claim notification forms are made available on our website. Policy wordings also contain details on what evidence and information is required as when a claim should be reported to us.

IMPORTANT. For Beazley cases, we have no claims handling authority. In addition to that we do not 'manage' the claim in the same way that we do with for clients placed with Bspoke Underwriting.

OUR WEBSITE

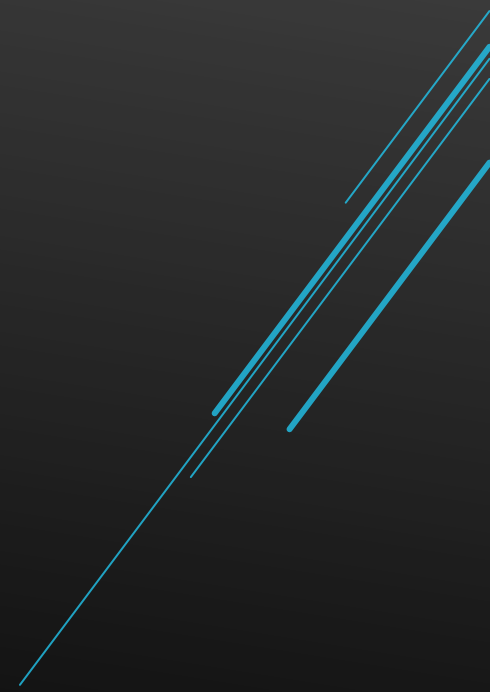
www.events-insurance.co.uk

▶ In 2016 we invested in a new website with an integrated policy, claims & complaints management system.

▶ Our website is our hub for all our published premiums, documentation, news and blog updates, social media links, and also important 'banner' updates should we be experiencing any down time, delays, or reminders of seasonal days the office is closed.

▶ Each policy type has its own landing page, and on that page, you will find all of the information you need to know about that policy, as well as a means of applying for the policy online.

▶ The website also houses our online application process. The application process is 'intuitive' compared to our static proposal forms, meaning that additional questions can pop up or appear subject to the risk being presented or cover options selected, and in turn significantly reduces the turn around time on referrals, and additional fact finds we need to make.



- ▶ Our website also houses our broker database.
- ▶ This means that when making an application, you don't need to 'login' or use a dedicated broker area,
- ▶ Simply complete a broker section on page 1 of the application form (see below) which will use your office postcode to link an application to your account.
- ▶ When you click find address, it will cross reference the postcode you have entered with our database and ask you to confirm your brokerage.

HOW TO APPLY ONLINE AS A BROKER

Brokers

Are you an insurance broker? Yes No

Are you a new or existing broker? New Existing

Postcode **FIND ADDRESS**

Contact name

Daytime telephone number (without spaces)

Email

Our Team are available to you 9am – 5pm, Monday to Friday and 10am -12pm on Saturday, for any queries you may have, and we are happy to help.

Tel: 01425 470360

info@events-insurance.co.uk

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