

# Event Insurance

## Insurance Product Information Document

Company: Event Insurance Services Ltd    Product: Christmas Lights

This document is a summary of cover highlighting the key features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

This cover is an indemnity-based, all risks style policy. The policy will reimburse you (the policy holder) for costs incurred and/or irrecoverable expenses should certain problems arise.



### What is insured?

- ✓ **Public Liability** - Covers you (the policy holder) for your legal liability in respect of Accidental damage to third party property & Accidental bodily injury to a third party caused by your Christmas Lights and/or Christmas Tree display.



### What is not insured?

- ✗ Any liability arising from the activity of a 3<sup>rd</sup> party, for example the electrician setting up the light or tree display.
- ✗ Damage to floors or ground or underground services, except for carpeting and rugs.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Any liability arising from wilful or malicious damage.
- ✗ Any damage occurring to the lights or tree display(s).
- ✗ The first £500 of every claim for accidental damage to, or loss of property.
- ✗ Any claims caused by or resulting from infectious or contagious disease, including COVID-19.



### Are there any restrictions on cover?

- ! The policy holder must be a permanent resident in the UK and have an insurable interest in the event.
- ! The erection and dismantling of the lights must be completed by a professional, fully qualified, insured and NICEIC or ECA approved Electrical contractor.
- ! The permission of all participating owners must be sought and granted.
- ! The permission of the local authority must have been sought and granted.



### Where am I covered?

Your Light and/or Tree display must be taking place within the United Kingdom.



### What are my obligations?

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**At point of Application;** You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based.

**Over the duration of a policy;** If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

**At point of Claim;** You must provide full and accurate information to all questions asked. You must also provide evidence requested by us to support and validate your claim.



## When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card, by Cheque or by a BACS payment.



## When does the cover start and end?

**Public Liability** start based on the dates you request from us, usually based on the duration of your Lights and Tree display.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that the event has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

## Your Provider

Event Insurance Services is authorised and regulated by the Financial Conduct Authority. Registration Number 309998.

This insurance is underwritten by Bspoke Underwriting Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869.

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