

# Event Insurance

## Insurance Product Information Document

Company: Event Insurance Services Ltd    Product: Band, DJ & Performers Insurance

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 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.

There are two options under the policy, cover for a single event; or cover for multiple events over the course of a 12-month period.

For a single event, we offer cover for a single, 1-day performance. For multiple events, we offer cover for up to 100, 1 day performances and/or rehearsals per year.



### 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 which you cause whilst at an event.



### What is not insured?

- ✗ Damage to floors or ground or underground services, except for carpeting and rugs.
- ✗ The first £250 of every claim for accidental damage, loss, or to property.
- ✗ Wilful, deliberate, or malicious damage or injury.
- ✗ The liability arising from the use of any pyrotechnical devices.
- ✗ 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.
- ! This policy is not suitable for bands, DJ's or performers who are organising their own gigs and tours.
- ! This policy is not suitable for performances taking place outside the UK.



### Where am I covered?

Any performance insured under this policy must be taking place within the United Kingdom.



### What are my obligations?

**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 any 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?

For Single Events, the **Public Liability** starts based on the date you request from us; usually this is the day of the performance and rehearsal.

On a multiple event basis, cover runs for 12 months from the date of purchase, and cover is in effect at the events only, it does not cover or indemnify you for 365 days of the year.



### 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 your performance has not already taken place (or you have not attended and performed at any events) 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.

Bspoke Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101