

# Event Insurance

## Insurance Product Information Document

Company: Event Insurance Services Ltd

Product: Festival 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 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. There are four 'key' sections to the policy which are available to purchase in various combinations, as well as optional extensions which can be taken out.



### 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.
- ✓ **Employers Liability** - Covers you (the policy holder), for your legal liability in respect of Accidental bodily injury to an employee, volunteer, or helper, whilst they are under your direct control and supervision.
- ✓ **Event Equipment Cover** – Provides cover for the accidental loss, damage or theft of Event Equipment which is hired, leased, or owned by you (the policy holder) for the purposes and duration of the Event.
- ✓ **Cancellation & Rearrangement Cover** - Provides cover for your irrecoverable costs (expenses, less any income) incurred because of the cancellation, abandonment & postponement of the Event for reasons which are *unavoidable, unforeseen and beyond your control*.
- ✓ **Adverse Weather Cover** – An optional extension to cancellation cover. This provides cover for you needing to cancel the event because of dangerous weather conditions, or where the weather has made the location of the event inaccessible and unusable.
- ✓ **Non-Appearance Cover** – An optional extension to cancellation cover. This provides you cover for needing to cancel the event if a key speaker, performer or other such, essential person (other than you) are unable to attend. For example, the headlining act of a concert or the tutor for a dance class.



### What is not insured?

- ✗ Any liability in respect of a Road Traffic Accident (RTA).
- ✗ Any Liability in respect of a **Dangerous Activity** (see the policy wording for a full list of activities which we consider dangerous).
- ✗ Any liability arising from the activity of a 3<sup>rd</sup> party attending your event, such as performers, stallholders, and attraction providers.
- ✗ Damage to floors or ground or underground services, except for carpeting and rugs.
- ✗ Any liability arising from the faulty erection, dismantlement, use or alteration of any temporary structure.
- ✗ 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.
- ✗ The first £250 of every claim for accidental damage, loss or theft of/to property.
- ✗ Costs relating to agreements or contracts which are not in confirmed in writing.
- ✗ Property which you are not legally responsible for.
- ✗ Theft, unless there is forcible or violent entry or exit from a secured location.
- ✗ Any claims caused by or resulting from infectious or contagious diseases 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.
- ! **Employers Liability** can only be taken out with **Public Liability**.
- ! **Equipment Cover:** The most we will pay for any one item is £2,000 unless otherwise agreed by us.



## Where am I covered?

The Festival 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?

**Public Liability, Employers Liability & Equipment Cover** all start based on the dates you request from us; usually these are the days which you are setting up and/or taking down the event, as well as the days the festival is open to the public. Your **Cancellation** cover will start as soon as you purchase your policy and will terminate upon completion of the event.



## 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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