

Event Insurance

Insurance Product Information Document

Company: Event Insurance Services Ltd

Product: Fireworks Event 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 is a 'key' section to the policy is **Public Liability** which, on this policy, includes the liability arising from the use of Fireworks and Bonfires as standard. More options of **Employers Liability** and **Event Equipment** can be added if asked.



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. This includes the liability for fireworks and damage that they cause.
- ✓ **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.



What is not insured?

- ✗ Damage to ground or underground services at the venue.
- ✗ Any liability arising from the use of sparklers.
- ✗ The liability arising from the use of fireworks, **not** categorised as category 1, 2 or 3.
- ✗ Any liability arising from the modification or alteration of fireworks.
- ✗ Any liability arising from the faulty erection, dismantlement, use or alteration of any temporary structure.
- ✗ The liability of any 3rd party who you engage for the event such as a professional fireworks company, marquee supplier or hot food vendor.
- ✗ The first £750 of every claim for accidental damage, loss, or theft of/to property.
- ✗ Injuries to people who are using, releasing, handling, or disposing of fireworks, sparklers or embers.
- ✗ Property which you are not legally responsible for.
- ✗ Damage to clothing.



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**.
- ! The release of fireworks must be in line with HSE (DTI) Regulations and advice for the safe running of a fireworks display.
- ! Risk Assessments and Site Plans are required documents for underwriting of Fireworks policies.



Where am I covered?

The policy will cover a firework display taking place within the United Kingdom.



What are my obligations?

At point of Application, You must supply full and correct 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 supply full and correct information to all questions asked. You must also supply any evidence requested by us to support and confirm 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 on the date of the firework event, and last for that day. If cover is needed for beyond the date of the display for site clearance and/or to supervise the cooling and extinguishing of a bonfire; this can be accommodated if requested.



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 Insurer

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.