

Event Insurance

Insurance Product Information Document

Company: Event Insurance Services Ltd Product: Stallholders 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.



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.
- ✓ **Employers Liability (Optional Cover)** - Covers you (the policy holder), for your legal liability in respect of Accidental bodily injury to an employee, volunteer, or helper, whilst they are at the/an event and are under your direct control and supervision.
- ✓ **Stock & Stand Cover (Optional Cover)** – Provides cover for the accidental loss, damage, or theft of Equipment and/or stock, which is hired, leased, or owned by you (the policy holder) for the purposes and duration of the/each Event.



What is not insured?

- ✗ Any liability in respect of a Road Traffic Accident (RTA).
- ✗ 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.
- ✗ Any liability arising from the products being sold, including treatments, advice, or services which you may be providing.
- ✗ The first £250 of every claim for accidental damage, loss, or theft of/to property.
- ✗ Property which you are not legally responsible for.
- ✗ Theft, unless there is forcible or violent entry or exit from a secured location.
- ✗ Damage, loss or theft of mobile phones, clothing, or jewellery. Our **Stock & Stand Cover** cannot cover for items of Napery, glassware, brittle items of porcelain.



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 size of the pitch must be no more than 3m by 3m unless agreed by us (Event Insurance Services Ltd) in writing.
- ! This policy is not suitable for persons who are selling or supplying hot food.
- ! We do not cover more than 100 event days under our 12 month, multiple event cover under this policy.



Where am I covered?

The policy will cover you attending events 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 event is open to the public.

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 the event has not already taken place (or you have not attended 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 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