

## Event Insurance Summary of Cover

Please find below a summary of some important facts about your insurance. Please read the policy document and schedule carefully to ensure it meets with your requirements and that you are fully conversant with the policy terms and conditions.

It is your responsibility to ensure that the policy satisfies the requirements of the Venue(s) or the local council if applicable.

You are insured as the event organiser or insured party for the Event(s) described in the policy schedule in accordance with the facts declared by you.

It is important to note that certain **Dangerous Activities** as described in the policy are not covered whether provided by you or other persons attending the Event(s).

**This insurance also requires that;**

**Any third party participating in your Event (e.g. entertainers, exhibitors, food vendors, attractions, stall holders etc.) have their own Public Liability and Employers Liability insurance covering their potential liability arising from their participation in your Event.**

**You check that the cover held by third parties is valid for the duration of the Event and you keep a record of their policies prior to their participation.**

**You maintain the right to recover from such third parties in respect of claims brought against you but for which they may be responsible.**

**If you are unable to comply with these please contact us immediately.**

### Public Liability Cover

**Significant Exclusions:** - Any product other than food and drink sold or supplied in the course of an insured event.

Loss of or damage to property belonging to or held in trust by or in the custody or control of the Insured (but this exclusion shall not apply to employees effects).

Third party property damage and/or bodily injury to or death, illness or disease of any person caused by or arising from a **Dangerous Activity**.

Any liability assumed by you by arrangement and/or agreement unless this would attach in the absence of such arrangement and/or agreement.

Any wilful or malicious act or any kind of vandalism resulting in damage at or to the Venue.

Damage to floors, the ground or underground services at the Venue.

The defective erection use or dismantlement by you or on your behalf of any staging marquees or temporary structures.

### Employers Liability Cover

**Significant Exclusions:-** Any requirement to be insured under the Compulsory Motor insurance provisions of the Road Traffic Acts.

Legal liability arising from any security work.

Arising from any height work in excess of 2.5 metres unless agreed by Insurers.

## Event Equipment Cover

**Significant Exclusions:-** Theft or attempted theft unless involving forcible or violent entry to or exit from a building or secured site.

Loss or theft of Event Equipment from unattended vehicles.

Damage, loss or theft from unattended Venues.

Mobile phones, jewellery (other than costume jewellery), items of clothing (other than costumes) whether owned borrowed or hired.

Bouncy castles and other inflatable play equipment.

Theft, loss, malicious damage, or vandalism which has not been reported to the police within 24 hours of discovery and a crime reference number obtained.

### AVERAGE

**Please note that if the Event Equipment insured at the commencement of any loss damage or destruction to the event equipment is collectively of greater value than the limit of indemnity stated against section 3 in the schedule you will be considered as being your own insurer for the difference and shall bear a rateable proportion of the loss.**

## Cancellation and Abandonment

**Significant Exclusions:-** Circumstances likely to cause cancellation abandonment or postponement of the Event which were known to you prior to and/or at the commencement of this insurance.

The financial failure of any fund raising venture on which the Event is reliant.

Court Mourning, death of a member of the royal family or head of state.

Cancellation of an event following the death injury or illness of any party over the age of 75 years unless agreed by insurers.

Any contractual breach by you.

Our insurance cover is based on the information that you have provided to us. We have provided you with a product that meets your demands and needs. It is your responsibility to provide us with all information pertinent to the risk and to ensure that the information is accurate and complete. Failure to disclose a material fact, or the provision of inaccurate information, may invalidate your insurance.

**Please note that full details regarding our cover and exclusions are provided in our Policy Wording.**

### COMPLAINTS PROCEDURE

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure outlined below.

#### Step One – initiating your complaint

Please contact:

Managing Director  
Commercial Express Quotes Ltd  
Unit 4 Castlegate Court  
Castlegate Way  
Dudley  
DY1 4RD

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if you are not satisfied you can take the issue further.

### **Step two – if you are still unhappy**

In the event you remain dissatisfied and wish to make a complaint you can do so by contacting the following:

The Head of Claims  
UK Underwriting Ltd  
Cast House  
Old Mill Business Park  
Gibraltar Island Road  
Leeds  
LS10 1RJ

### **Step three – if you remain dissatisfied**

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Please note that you have 6 months from the date of our final response in which to refer your complaint to FOS.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### **COMPENSATION SCHEME**

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about the compensation scheme arrangements from the FSCS.

### **MAKING A CLAIM**

Any incident or loss which gives rise or may give rise to a claim under your Event insurance should be notified immediately to:

Commercial Express Event Claims  
c/o Direct Group Travel Services,  
PO Box 800  
Halifax  
HX1 9ET  
Tel: 0844 412 4296  
Fax: 0844 412 4138

If you have to make a claim you must notify us as above as soon as practically possible after the incident giving rise to the claim and in any case no later than 31 days after the incident giving rise to the loss. Please refer to each section of cover for requirements specific to that section. We will reserve the right to decline liability for any claim notified after this date.

Your claim will be handled promptly and by experienced claim handling staff.

UK Underwriting Ltd are an insurers agent and in the matter of a claim act on behalf of the insurer.