

Events Combined Insurance



Insurance Product Information Document

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This document provides a summary of the key information relating to the insurance policy. You will find all of the terms and conditions (along with other important information) in the policy documents. The sections you have chosen to cover and the agreed sums insured and limits are specified in your policy schedule. The full policy documentation provides complete pre-contractual and contractual information on the product. It is important that you tell us as soon as possible if any of the information in the policy documentation is incorrect.

What is this type of insurance?

This is an event organisers' insurance covering you for your legal liability to employees and to members of the public, for damage to event equipment, for abandonment, cancellation or postponement of the event and for the prize you have promised to award to successful winners of competitions, all as more fully described in the policy wording.

 What is insured?	 What is not insured?
Employers' Liability <ul style="list-style-type: none"> ✓ Damages and costs that you become legally liable to pay for injury to your employees happening while they are working for you. ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim. 	Employers' Liability <ul style="list-style-type: none"> ✗ Liability arising under any road traffic legislation. ✗ Any injury while an employee is working offshore.
Public Liability <ul style="list-style-type: none"> ✓ Damages and costs that you become legally liable to pay for injury to third parties and damage to their property. ✓ Defence costs that the insurer has agreed to pay in the defence or settlement of a claim. 	Public Liability <ul style="list-style-type: none"> ✗ Injury to any of your employees or damage to property belonging to you or in your custody or control. ✗ Liability arising under any road traffic legislation or arising out of aircraft or watercraft. ✗ The use of any welding or cutting or other spark emitting equipment away from your premises but this does not apply if the event includes a firework display. ✗ Injury to any person responsible for releasing fireworks.
Event Equipment <ul style="list-style-type: none"> ✓ Damage to event equipment including marquees, tents, staging, portable toilets, chairs, tables and the like happening while at the venue or in direct transit to or from the venue. 	Event Equipment <ul style="list-style-type: none"> ✗ Theft or attempted theft from a venue unless involving forcible or violent entry to or exit from a building or secured site. ✗ Theft from unattended vehicles unless the vehicle is securely locked and all windows closed. ✗ Wear and tear and electrical or mechanical breakdown or failure. ✗ Bouncy castles and other inflatable play equipment.
Abandonment, Cancellation or Postponement <ul style="list-style-type: none"> ✓ Irrecoverable costs and expenses you have or will incur if the event is abandoned, cancelled or postponed for a reason beyond your control. ✓ The additional costs you incur in re-booking the event elsewhere if the event can not take place at the original venue. 	Abandonment, Cancellation or Postponement <ul style="list-style-type: none"> ✗ Adverse weather. ✗ Your failure to make all the necessary arrangements in time. ✗ Lack of or inadequate finance or lack of interest or support for the event. ✗ Orders or restrictions imposed by the local authorities or the police, fire or ambulance services.

Prize Indemnity

- ✓ The policy will reimburse you for the prize that you have agreed to pay in the event of a participant successfully completing the requirements for winning the prize at the event.

Prize indemnity

- ✗ The mis-representation or mis-promotion of a roll-a-dice competition
- ✗ A hole-in-one achieved by any golf course or tour professional.

General

- ✗ Any loss or damage or liability that results from war or terrorism or nuclear radiation or contamination.
- ✗ Computer viruses, erasure or corruption of electronic data or the failure of any equipment to correctly recognise the date or change of date.
- ✗ Paying any claim or benefit if it means the insurer would be breaching any sanctions of the UN, EU, UK or USA.



Are there any restrictions on cover?

- ! Some sections are subject to an excess which is the amount you will have to pay of each claim. The amounts of the excess for each section are shown in the schedule.
- ! The insurer will not pay more than the sums insured or limits specified in the Schedule or within the policy wording.



Where am I covered?

- ✓ At the premises named in the schedule and within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must make a fair presentation of the risk and take reasonable care to give complete and accurate answers to any questions we ask – (whether you are taking out, renewing or making changes to your policy) and must tell us immediately if any of the information contained in the Statement of Fact changes or is incorrect.
- You must contact the insurer as soon as possible after you become aware of any loss or damage or injury that may lead to a claim under the policy.
- You must take all reasonable steps to prevent loss, damage or an accident and keep the event equipment in a good state of repair.
- If you use bona-fide sub-contractors you must make sure they have suitable insurance in place that covers their activities and extends to cover you as the principal.
- You must not admit liability for injury to an employee or a third party or make any offer or promise to settle a claim without the insurer's written permission.



When and how do I pay?

- For full details of when and how to pay, you should contact your insurance intermediary.



When does the cover start and end?

- The start and end dates of cover are specified in your policy schedule.



How do I cancel the contract?

- Providing it is before the date of the first event you can cancel this insurance at any time by contacting your broker. You can cancel your policy within 14 days of purchase or renewal (for the purpose of cancellation it will be considered that the date you received your documents will be the date after they were posted to you or supplied electronically). If you cancel the Policy within the 14 day period then you will receive a full refund of premium, no cover will have been in place from the date of inception and you will not be able to make a claim on the policy. If you do not exercise your right of cancellation within 14 days the policy may be cancelled at any time and no premium will be refunded.