

EVENT-INSURANCE-ON LINE.COM

BROKER MANUAL

Introduction

- The Event Assured On-line web site www.event-insurance-online.com is a full cycle EDI system, meaning it will produce quotations, invoicing and certificates on-line and in real time Documents are sent immediately by e mail and usually arrive within 2 minutes.
- It took over two years to develop this site – it took this long because we were determined to make it easy to buy a complex product
- It offers quality cover at internet prices. It can give you the edge when competing for event business.
- The site uses “Web 2.0” technology - dynamic pages and forms react to user input. The language used in the form changes if a broker is logged in – we refer to your client.
- The site is available both directly to clients in the event industry, and to brokers. Brokers can become Event Assured Partner Brokers, and can then use on-account facilities.
- Payment by debit and credit card is available to direct clients, and also to brokers if preferred

Becoming an Event Assured Partner Broker

- An Event Assured Partner Broker is a broker whom we have set up on our database and given “on account” access to the web site. Whilst brokers can access the site as if they are customers, we recommend that brokers register because then:
 - We can pay brokerage.
 - Payment on account is available
- Please complete the Registration form, or call us to be set up as a Partner Broker. We then give access permissions and give you an initial password, which we recommend you amend to one of your choice.

Event Assured On-line – What is the product?

This new web site is an on-line version of Event Assured Special Event and Event Assured Liability. The insurance is not packaged, but is a flexible product including:

- **Cancellation and Disruption cover including terrorism cover - total revenue or expenditure up to £500,000 ***
- **All Risks on event property up to £100,000 including terrorism cover ***
- **Public Liability - £1M/£2M/£5M/£10m***
- **Employers' liability - £10M**
- **The highest quality wording on the market, including:**
 - Wider free terrorism cover
 - No deductibles on event insurance cover
 - Advanced no claim bonus
 - Cover and extensions designed to help event managers deal with disruption as it happens
 - Employers' liability cover operates Europe-wide
 - Contingent employers' liability cover outside Europe.
 - Plain English wordings
- Highly competitive premiums – special internet pricing
- Insured with quality underwriters at **Lloyd's**
- 24/7 call numbers for claims emergencies.
- Around 150 event types for liability cover and 180 for cancellation and disruption
- 3 currency options - £, € and \$
- **Clients and brokers in UK, most of the EU, and other parts of Europe**
- **Events taking place throughout Europe**
- Payment by credit or charge card via the secure Sage Pay payment gateway
- Full broker access with on-account facilities

No other event insurance provider is offering an on-line service at this level.

* higher limits and cover available via our underwriters – we can rapidly cover events with revenue/budget up to £ 10m

Using the Web Site

Get a Quote via Broker Zone

1. When you first arrive on the site you will see it just as client does. To use the site as a broker you must log in and our system will recognise you as a broker from your log in provided you have been set up as an Event Assured partner broker with web access.
2. On the Home Page, click the **Brokers – Go to the Broker Zone button**, or the side menu tab **Broker Zone** to take you to Broker Zone page, which includes instructions on how to use the site.
3. Click the Green Button **Get a New Quote Here** – this will take you to the Quick Quote page, where you can start the quote. There is also a blue button **View saved forms or previous quotes here** which will take you to My Account, where you can review unfinished forms and previous quotes
4. Alternatively from the Home page you can click the **Get A Quote button** to go straight to Get An Event Insurance Quotation page.
5. Complete the **Quick Quote** page for an instant indication of cost, based on just a few questions.
6. Go to the next tab. At this stage you must log in as a broker using your e mail address and password. If you do not do this, then any data you input may be lost – a warning is shown. Once you log in, you can complete details of your client
7. Continue to complete each tab as it appears. The final tab is the Declaration.
8. When all questions and the Declaration are complete, click FINISH. If the quote is within the site parameters, a message appears telling you a quote is on its way. At this stage, you can also stay on line and buy – either on account or by credit or debit card. Otherwise you can close and or start another quotation. Otherwise, please take a look around the site, or visit www.event-assured.com for more information on us and our event industry insurance products.
9. The quote should arrive within a couple of minutes. If it does not, check your spam box, or call us.
10. If you get a number of Quick Quotes and the site then tells you it cannot give you another quote, you must complete the remainder of the form to obtain a full written quotation. Otherwise please call us.

My Account

On the My Account page you can:

1. Change Your Details, including password and password hint
2. View any unfinished form which you have saved – you can open these and finish, or event part complete and save again
3. View all current and previous quotes, including those of any colleagues who have used the system from your office.

Quotes Status

Quotes have different status levels:

1. Quoted – you have been sent a quote, but it is not yet on cover
2. Referred – the site could not give a quote, but has been referred to our office for underwriting
3. With Underwriters – means we have taken control of the quote in the office
4. On cover – a certificate has been issued
5. Expired – the event is over, or the quote has expired

Easy Repeat – Copy a Quote

If you have insured an event with us before, the My Quotes tab gives you the option to Copy a Quote. This copies all the data from that quote into a new record, so all you need to do is to up date the information for the new event, and proceed to FINISH to get a quote for this event. This saves a lot of time for regular or repeat events.

Log in and Quote from My Account

1. Once logged in, click the green button [Click Here for a New Quote](#) – this will take you to the beginning of the Quick Quote page, where you can begin the quote.
2. Complete the **Quick Quote** page for an instant indication of cost, based on just a few questions. At the Quick Quote stage, no data is forwarded to our server so this will not appear in the “My Quotes” screen later on.
3. Go to the next tab. At this stage you must log in as a broker using your e mail address and password. If you do not do this, then any data you input may be lost – a warning is shown. Once you log in, you can complete details of your client
4. Move through the pages beyond Quick Quote using the “Next” & “Back” buttons to navigate between the pages. You will see that the number of pages may vary between quotes – for example, certain questions and the page dealing with Liability questions will only appear if you have selected liability cover. Likewise, the Special Extensions page is only visible if you choose cancellation/disruption cover. The available answers to certain questions change depending on the answers to previous questions – this is the unique dynamic technology at work. The final tab is the Declaration.
5. When all questions and the Declaration are complete, click FINISH. If the quote is within the site parameters, a message appears telling you a quote is on its way. At this stage, you can also stay on line and buy – either on account or by credit or debit card. Otherwise you can close and or start another quotation. Otherwise, please take a look around the site, or visit www.event-assured.com for more information on us and our event industry insurance products.
6. Once all the required fields are complete, select the “Finish” button. If you have missed any required fields, the website will warn you and outline the fields in question with a red line.
7. The quote should arrive within a couple of minutes. If it does not, check your spam box, or call us.
8. If the details submitted prevent the website from quoting, the data will be stored and accessed by our underwriters who will contact you soon after to discuss the quotation and if necessary issue a quote from our office. In such cases the following message will be displayed

Finishing Your Quote

1. If the quote is within the parameters, you will see the screen below. This shows the final premium which may be different from the Quick Quote depending on what has been entered – additional covers are available beyond the Quick Quote stage which will increase the premium if selected.

The screenshot displays the 'Event Assured ON-LINE' website in a Windows Internet Explorer browser. The browser's address bar shows the URL 'http://test-event-insurance.4dsite.com/brokerquote'. The website header includes the logo, the tagline 'Your event, our risk™', a phone number '+44 (0)1376 330624', and a search bar. A navigation menu contains links for Home, Quote, My Account, Testimonials, Brochure, Help, About, Terms, Brokers, Claims, and Contact. The main content area features a large heading 'Get An Event Insurance Quote' and four service icons: 'Brokers - Get a Quote', 'Help', 'Exhibitors', and 'Not a Broker?'. Below this is a progress bar with tabs for 'Quick Quote >>', 'Your Details >>', 'Regulation >>', 'About the Event >>', 'Public Liability >>', 'Special Extensions >>', and 'Declaration'. A 'Quotation Confirmed' pop-up window is centered on the screen, containing the following text: 'Your quotation is on its way to you. An email has been sent to the email address you have provided (brokertest@event-assured.com) containing a detailed quotation together with the completed Application Form/Statement of Facts and our Web Broker TOBA. Typically this will arrive in a few minutes. If it has not arrived after a few hours, please check your spam filter or contact us. Please read your written quotation before you buy.' It also provides a 'Quotation Number' (10210), instructions to 'Review and purchase quotes' via the 'My Account/My Quotes' tab, and a 'Buy Now for Instant Cover' option with a sum due of £232.89. The pop-up has 'Close', 'Buy Now (On Account)', and 'Buy Now (Credit/Debit Card)>>' buttons. The background website content is partially obscured by the pop-up.

2. If you want to purchase the cover later, simply click the “Close” button. The quotation can be accessed later via the “My Account/My Quotes” tab.

Special Extensions

1. If you check any of the boxes on the Special Extensions tab (Disruption/Cancellation quotes only), you may still receive a quotation (provided there are no refer criteria), but the following message will appear (example):

The screenshot shows a Windows Internet Explorer browser window displaying the 'Get An Event Insurance Quote' website. The browser's address bar shows the URL: http://test-event-insurance.4dsite.com/brokerquote?saved_form_quote_id=10210. The website's navigation menu includes 'Brokers - Get a Quote', 'Help', 'Exhibitors', and 'Not a Broker?'. The main content area features a progress bar with tabs for 'Quick Quote >>', 'Your Details >>', 'Regulation >>', 'About the Event >>', 'Public Liability >>', 'Special Extensions >>', and 'Declaration'. The 'Declaration' tab is active, showing sections for 'Cancellation Claims History', 'Liability Claims History', and 'BROKER DECLARATION ON BEHALF OF YOUR CLIENT'. A pop-up window titled 'Quotation Confirmed' is overlaid on the form, containing the following text:

Quotation Confirmed

Your quotation is on its way to you
An email has been sent to the email address you have provided (brokertest@event-assured.com) containing a detailed quotation together with the completed Application Form/Statement of Facts and our Web Broker TOBA. Typically this will arrive in a few minutes. If it has not arrived after a few hours, please check your spam filter or contact us. Please read your written quotation before you buy.

Quotation Number
Your reference number for this quotation is **10212**. Please make a note of this number.

Review and purchase quotes
You can review your quotes and decide to purchase at any time by visiting the [My Account/My Quotes](#) section of this website.

The sum due from you, (including tax and net of commission), is £232.89
This quotation does not include the extensions in which your client has expressed an interest. If they are still interested in the extensions, please do not purchase cover until we have been in touch with you to discuss their further requirements.

The background form also includes a 'Confirm Declaration' section with radio buttons for 'Yes' and 'No', and an 'Important Notice' section at the bottom. The Windows taskbar at the bottom shows the Start button, several open applications (Adam 2 - SQL, Get An Event Insuran..., Event Insurance Onli..., Logos), and the system tray with the date and time (09:48).

2. We will contact you regarding cover required under the Special Extensions, so we recommend you speak to us before presenting quotations to your client.

Followed by:

Get An Event Insurance Quote - Windows Internet Explorer

http://test-event-insurance-4dsite.com/brokerquote?saved_form_quote_id=10215

File Edit View Favorites Tools Help

Get An Event Insurance Quote

Get An Event Insurance Quote

Brokers - Get a Quote
Complete the form below

Help
Get Help completing this form

Exhibitors
Buy Exhibitor Insurance Now

Not a Broker?
Click here

Back SAVE Finish

Quick Quote >> Your Details >> Regulation >> About the Event >> Public Liability >> Special Extensions >> **Declaration**

Cancellation Claims History

Has your client suffered any losses which were or could have been covered by an event cancellation type of insurance in the last 5 years? : Yes No

Liability Claims History

Have any claims for personal injury or damage to property by third parties or employees been made against your client in the last 5 years? : Yes No

BROKER DECLARATION ON BEHALF OF YOUR CLIENT

As agent of your client in completing this application you are taking responsibility for the accuracy and completeness of all the answers and the following declaration.

You are now making the following declaration as if you are your client:

It is agreed that this proposal and information supplied with it by you or on your behalf shall form the basis of the contract and shall form part of the contract of insurance in respect of the event shown

I/WE DECLARE: Unless amended or stated below by Us/Me, I/We confirm

1. that the cover detailed above is in accordance with my/our requirements and that this form is a statement of My/Our demands and needs in relation to the insurance of my/our event.
2. There are no known existing circumstances at the time of arranging this insurance which might develop and give rise to a claim under any part of this insurance.
3. Preliminary arrangements to
4. I/We undertake to exercise s
5. I/We have not been convi
6. I/We have never been prose
7. I/We have not been decla
8. No insurer has declined
9. All the information contained in this Proposal or in documents supplied in support of the Proposal by Me/Us or on my/Our behalf is to the best of my/our knowledge after enquiry true and complete and I/We have disclosed all material facts. A material fact is information which might affect the underwriters' decision whether or not accept a risk and at what terms. I understand that non-disclosure or misrepresentation of a material fact may entitle the Insurers to void this insurance.
10. I/We have read and understood the [Summary of Cover](#).

Purchase Complete

A certificate and debt note (invoice) have been emailed to you, which you should receive shortly.

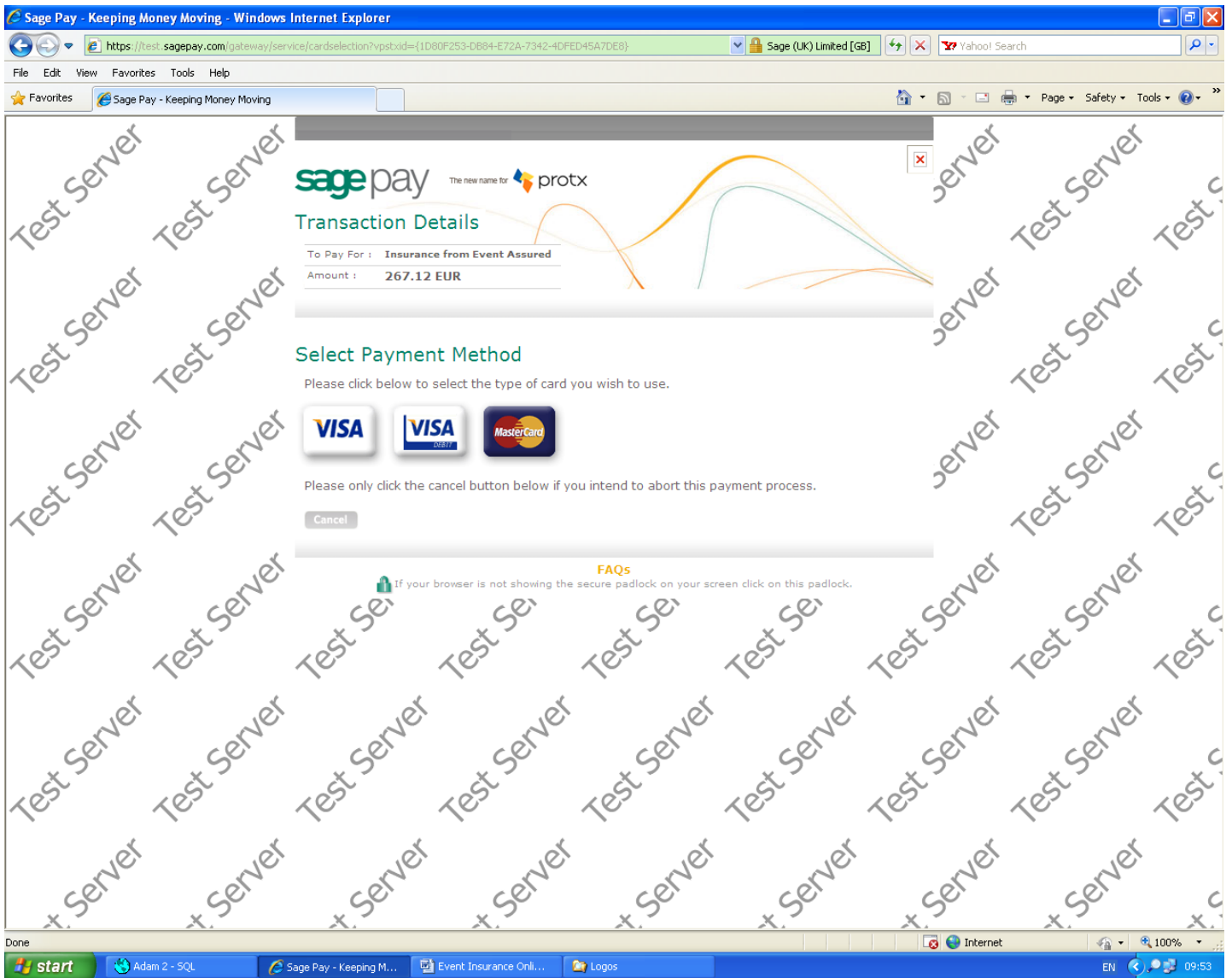
OK

Confirm Declaration

Are you able to confirm every part of the declaration above? : Yes No

If not, please provide reason/additional information:

3. **Alternatively, you can make payment by debit/credit card and the transaction will be complete.** If you choose buy the insurance using credit or debit card, **this is via the Sage Pay Secure Payment Gateway.** The Sage Pay interface will look like this (without the words “Test Server” – these are test screens):



Followed by;

Sage Pay - Keeping Money Moving - Windows Internet Explorer

https://test.sagepay.com/gateway/service/carddetails

Sage (UK) Limited [GB] Yahoo! Search

File Edit View Favorites Tools Help

Sage Pay - Keeping Money Moving

sage pay The new name for **protx**

Transaction Details

To Pay For : **Insurance from Event Assured**
Amount : **267.12 EUR**

Enter Card Details

Card Number* (enter without spaces)

Card Type **Visa**

Cardholder Name* (name as it appears on card)

Valid From Month: Year: (if not present, leave blank)

Expiry date* Month: Year:

Security Code* ⓘ

Billing Address* ⓘ

Billing Post Code* ⓘ

Back **Proceed**

Cancel

[FAQs](#)

🔒 If your browser is not showing the secure padlock on your screen click on this padlock.

Done

start Adam 2 - SQL Sage Pay - Keeping M... Event Insurance Onli... Logos Internet 100% EN 09:54

4. When a credit or debit card payment has gone through, you will see this, and the documents will be on their way:

The screenshot shows a Windows Internet Explorer browser window. The title bar reads "Thank you for your purchase - Windows Internet Explorer". The address bar shows the URL "http://test-event-insurance.4dsite.com/paymentSuccess". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The "Favorites" bar shows a single entry: "Thank you for your purchase".

The main content area of the website features the "Event Assured ON-LINE" logo on the left and the slogan "Your event, our risk™" on the right. A search bar with the text "Search..." is positioned to the right of the slogan. Below the logo and slogan is a horizontal navigation menu with the following items: Home, Quote, My Account, Testimonials, Brochure, Help, About, Terms, Brokers, Claims, and Contact.

A large white box in the center of the page contains the text "Thank you for your purchase". Below this box is a confirmation message: "We have successfully received your payment and your Insurance Certificate has been emailed to you. This will normally arrive within a few minutes. If it does not arrive within a few hours please check any spam filtering you may have on your email account or contact us."


The footer of the page is divided into three columns of links:

- About Event Insurance:** Event Cancellation & Disruption Insurance, Event Liability Insurance, Event Property - All Risks Insurance, Get an Online Event Insurance Quote.
- About This Site:** How to Get an Online Event Insurance Quote, Frequently Asked Questions, Summary of Cover, Brochure.
- About Event Assured:** About Us, Terms of Business - Download, Contact Us, Insurance Brokers.

At the bottom of the page, there are social media icons for "share", "print", "bookmark", "back", and "top". The copyright notice reads "© copyright 2010 Event Assured". There are also icons for "W3C XHTML 1.0", "W3C CSS", and "SECTION 508". The text "website by 4dsites.com" is visible on the right side of the footer.

The Windows taskbar at the bottom shows the "start" button, several open applications including "Adam 2 - SQL", "Thank you for your p...", and "Event Insurance Onl...", and the system tray with the time "09:58".

Tips on Using the Site

- Currently this website (in common with business transacted by us conventionally) cannot provide quotations for Consumers as defined by the FSA (previously referred to as retail customers).
- Please note that the TOBA issued is specific to business transacted via the website
- Due to different underwriting considerations, liability insurance may not be available for certain event types, however cancellation & property risks may be quoted.
- Throughout the form there are help texts shown by the  - hover over this for in context help or explanation. Also, warnings will appear if the site limits are exceeded. The Quick Quote calculate section will also disappear if the limits are exceeded. If you wish, you can still proceed to enter the information for the event and one of our underwriters will review the case and contact you by telephone or email to progress the quotation on an underwritten basis.
- If you are mid way through a quote remember to save the information prior to leaving the quote to avoid losing what you have entered – you will receive a warning if you do this as well. You will be able to return to it later via My Account/My Saved Unfinished Forms.
- There are extensions available under certain sections of the policy that need more human intervention and are therefore not available from the website – Adverse Weather cover for example. You are able to express interest in these extensions – a quotation will still be issued to you without the cover in question and we will then contact you in person to discuss the scope and cost of the cover so highlighted.
- The website contains an FAQ section which will provide additional information
- If you get a number of Quick Quotes and the site then tells you it cannot give you another quote, you must complete the remainder of the form to obtain a full written quotation. Otherwise please call us.
- Feel free to contact us if you are experiencing difficulties on the website – we will be happy to assist.
- Any constructive criticism is gratefully received.

Frequently Asked Questions

In which countries is this insurance available?

Those countries listed in the "where are you based?" drop down list. This includes the whole of the EU except certain countries where either the local tax regime is non standard or where a local language policy is required by local legislation. In most EU countries we can agree with a commercial customer that the policy language can be English, but this is not permitted in France, Hungary, Poland or Lithuania.

What is a Quick Quote?

A quick quote gives you an indication of the cost of the insurance based on a few simple choices including currency, the sections of cover required, and the main values at risk. The idea is that if you like the price, you can then give us details of your client and the event so that we can send you a full written quotation. This achieves full contract certainty in accordance with FSA requirements.

How Quick is Quick Quote?

The quickest time for a quote currently stands at 30 seconds!

How long does it take to get a written quote?

It takes about 4-5 minutes to fill in the questions. Our web site sends this immediately, and depending on your internet service, it can arrive within 2 minutes.

How do we send the quotation?

Once you have completed all the details, we e mail a full written quotation as a single PDF file. Once a broker is registered as an Event Assured Partner Broker, all communication is via the broker.

What is in the quotation?

This consists of:

- Policy schedule which sets out your details, details of the event, the sums insured and limits under each section of the insurance
- Full policy wording including any special endorsements
- Pre-completed Application Form and Statement of Facts This confirms the cover you have requested, and confirms that you have agreed the declaration of facts - it is important that you read this
- Broker TOBA

Can I save a quotation and come back later?

Yes. You can save a quotation at any time during the input process. Quotations remain open for up to 28 days, so you can return later to take up the quotation. You will need to use your e mail log-in and password to retrieve the quotation.

What quotes can I see in My Account/My Quotes?

Once you are logged in you will be able to view the status of all your current and previous quotations, including those for your organisation arranged by any of your colleagues. Quotes will remain visible even after the event is over for up to 18 months. A "Copy for new quote" button enables you to easily insure a

similar event at a later date - it copies all the data into a new file so that you can make amendments and request a new quote - this overcomes the need to re-enter the same data for recurring events (for example). Brokers can view all quotations for their clients, and when cover is required have the option to buy on account or by credit/charge card.

How do I pay?

Event Assured Partner Brokers can request a cover on line and choose either “on account” (payment within 28 days) or by credit or debit card, if this is more convenient.

What happens next?

Once you place on cover, we send you the insurance certificate and invoice, which must be paid within 28 days, unless you have already paid by debit or credit card.

What is Sage Pay?

Sage Pay is the payment gateway owned by Sage (the company which makes all that accounting software). It is one of the gateways recommended by our bank- HSBC Bank. It is totally secure, and using the gateway means that we do not ask for nor do we store any details of your credit card – this is dealt with entirely between you and Sage Pay.

Does it cost me extra to use Sage Pay?

No. We pay them a fee for their services.

Questions about Event Assured On-Line

What is Event Assured On-Line?

Event Assured On-Line is an on-line version of *Event Assured Special Event* - a portfolio of insurance covering Cancellation/Disruption, All Risks on Property at the event, and Legal Liabilities. It is a flexible product suited to covering a wide range of event types from corporate events to conferences and exhibitions to community events. The web form has a drop down list of available event types. We are adding to this list so if your event type is not there yet, it may be by the next time you visit the site. If you select liability cover only then we issue an on-line version of *Event Assured Liability*.

What if the web site won't give me a quotation, but refers me to your office?

If you complete the application form on line and you are referred to our office, this will be because the application has a non-standard feature - for example if you cannot sign the declaration but provide additional information.

Once alerted to this, one of our underwriting staff will make contact with you to clarify your needs. Please note that the terms, conditions and premiums for insurance provided on an underwritten basis may differ from those available on the web site.

Can we cover event cancellation due to terrorism?

Yes. Our underwriters are amongst the world leaders in this. Unlike most other event insurance policies on the market, *Event Assured On-Line* includes free terrorism cover in certain countries - see the Summary of Cover for full details. This does not usually include the threat or fear of terrorism, although we can provide quotations for threat of terrorism on an underwritten basis.

Can we insure against the fear of terrorism?

Sorry, but no - simply because it is impossible to define and fear means different things to different people, so is an intangible.

Can I insure against bad weather?

Yes.

If your client's event is indoors, and not in a temporary structure, then cancellation or disruption due to bad weather is covered as part of our standard cover. For example, if flooding prevents organisers from getting their equipment and people to the event, or if transport is grounded by bad weather, and this causes the event to be cancelled or abandoned, then that is insured.

However, if the event is outdoors, or in a temporary structure then cover for adverse weather is only provided if we agree specially to provide that cover for the event. This is one of the extensions you can request on the "Special Extensions" tab.

What values should be insured?

You need to be sure that the sum insured under Cancellation and Disruption is sufficient to cover all expenditure (or Revenue of your client wants to cover loss of profit and refunds to delegates, sponsors etc). It should be the total budgeted sums, not an estimate of potential loss. First loss cover is not available from the web site.

The sum insured for Damage to Property needs to be sufficient to cover all the property at the event. We divide this into owned/borrowed and hired equipment.

Average applies to this section.

Any More Questions?

Call us on 44 (0)1376 330624