

Event organisers' insurance Policy Summary

What is a summary of cover?

This document provides key information about event insurance for organisers of events. This policy summary does not contain the full terms and conditions of the policy. These can be found in your policy wording, schedule and/or quotation. If you have any questions relating to the policy please contact your insurance broker or Hiscox directly.

In order to give our customers the flexibility to choose the cover they require some of the covers described here are optional. Your schedule will set out the cover you have chosen.

Policy wordings: Events insurance.

Type of insurance: a combination of cancellation, property, public liability, employers' liability, money.

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited or Syndicate 3624 at Lloyd's managed by Hiscox Syndicates Limited. Please refer to your policy schedule for full details.

Significant features and benefits

- **Cancellation:** irrecoverable expenses and loss of profits (if selected) if the event is cancelled, postponed, abandoned, curtailed or relocated as a sole and direct result of a cause which is entirely beyond your control.
- **Property:** we agree to insure your property or property of others for which you are legally liable against physical loss or damage whilst such property is at the event or in transit to and from it. We have the option to repair, rebuild or replace such lost or damaged property. If selected, cover can also be included for technical equipment or marquees.

Your policy will automatically include cover for up to £50,000 for physical loss of or damage to buildings, fixtures and fittings, plant and machinery at the venue where the event is held.
- **Public liability:** covers compensation payable to a third-party, following actual or alleged accidental bodily injury or damage to their property, if the incident happens during the period of insurance. We will also pay your defence costs, which are in addition to the sum insured (subject to certain exceptions).
- **Employers' liability:** covers defence costs and/or damages following an injury to someone working for you at the insured event. Please note that in the UK it is a statutory requirement for employers to hold employers' liability cover for full-time, temporary staff and volunteers
- **Money:** covers you for loss of money which belongs to you or you are legally liable for at the event, whilst in transit from the venue to the bank, safe deposit, building society or post office, and whilst in a night safe of a bank or building society.

Significant or unusual exclusions and limitations

Applying to all sections of cover

- War, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
- Confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Applying to cancellation cover

- Terrorism other than as listed below:
 - If you are based in England, Scotland or Wales and the Event is in England, Scotland or Wales, and the sum insured is £500,000 or less, we will include cover for a terrorist attack occurring in England, Scotland or Wales at any time during the period of insurance, provided the act is certified as a Terrorist Act by HM Treasury and you agree to the following two conditions:
 1. If you have insurance on your general business property (buildings, business equipment and machinery, contents, stock etc) such insurance must be with an insurer who is a member of Pool Re and the insurance must include cover for damage by terrorism.
 2. If you insure any other events taking place in England, Scotland or Wales before the end of the period of insurance of the insured event then such insurance must be with an insurer who is a member of Pool Re and the insurance must include cover for damage by terrorism.

- If you are based:
 1. in England, Scotland or Wales and the event is outside of England, Scotland, Wales, France or Belgium but in any other EU country; or,
 2. outside of England, Scotland or Wales and your event is in any other EU country except France or Belgium; we will include cover for up to £500,000 or currency equivalent in respect of terrorist act occurring at the venue at any time during the period of insurance or a terrorist act within a 25 mile radius of the venue and within 30 days of the opening of the event.
- Financial failure of any person, corporation or entity
- Lack of sales, interest, support or finance.
- National, court or religious mourning unless the death or funeral coincides with the date of the insured event and the individual for whom the mourning is declared is under 70 years of age, unless agreed by us.
- Industrial action or labour disputes whether actual or threatened unless the inception date of this insurance precedes the start of the insured event by at least 90 days, unless agreed by us.
- Communicable diseases including, but not limited to, bird flu and swine flu, unless agreed by us.
- Non-appearance of any individual or groups of individuals speaking, performing or presenting at the event whose non-appearance would prevent the commencement or completion of the event, unless agreed by us.
- Adverse weather in respect of events taking place in the open or within a marquee or temporary structure, unless agreed by us.
- You must ensure all necessary contracts are signed and confirmed in writing with you and all visas, permits and the like are obtained and are valid for the duration of the insured event. You must also observe and comply with any laws or regulations. We do not have to pay your claim if you fail to comply with these conditions.

Applying to property cover

- Mysterious disappearance or unexplained loss.
- Jewellery, watches or clothing, personal property, data, precious metals/stones, money.
- Computers, audio visual equipment, cameras or portable communications equipment or marquees unless agreed by us.
- Loss or damage from vehicles left unattended, unless the vehicle is locked and alarmed and the property is concealed from view wherever possible and, if left overnight, kept in a secure compound or an enclosed building which is securely locked.
- Theft/loss not reported to the police.
- If the replacement cost value of insured property is greater than the values declared to us, you will only be entitled to recover such proportion of the loss or damage as the value declared to us bears to the actual replacement cost of all the items insured.

Applying to public liability cover

- Death or bodily injury resulting from the use or application of any treatment, therapy or cosmetic product.
- Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by you other than food and drink supplied at the event.
- Damage to property owned by you or in your care custody or control or the custody of any person under contract of service with you. This exclusion does not apply to the venue, including its contents, fixtures and fittings, leased or rented to you other than damage caused by the use of tools to the structure of the venue or its fixtures and fittings.
- Ownership, possession or use of any fireworks, bonfires, pyrotechnics, sparklers or any airborne lanterns unless they have been provided by, set up and operated by a contractor who has their own public liability insurance which indemnifies you as their client.
- The ownership, possession or use of any mechanically driven ride or inflatable play equipment unless they have been provided by, set up and operated by a contractor who has their own public liability insurance which indemnifies you as their client.
- The ownership, possession, maintenance or use of any aircraft, remotely controlled unmanned aerial vehicle, also known as a drone, or other aerial device.
- The ownership, possession, maintenance or use of any hovercraft, watercraft or any mechanically propelled vehicles and their trailers. This does not apply to:
 - watercraft or mechanically propelled vehicles which are contained within the confines of the venue for the purposes of display, exhibition or demonstration, or
 - any mobile plant or equipment being used where insurance or security is not required under the provisions of any road traffic legislation or
 - the loading or unloading of any vehicle off the highway.
- Death or bodily injury of third parties or damage to third party property resulting from terrorism.
- Injury to any person taking an active part in sport involving the striking of an opponent with any part of the body or any implement.
- Death or bodily injury caused by the action or inaction of a participant against another participant in any sport involving competitive physical contact between participants.
- Injury to you or injury to your employees arising from their work for you.

Applying to employers' liability cover

- Any claim or loss due to bodily injury, illness, death or disease of any of your employees or volunteers whilst in, upon, boarding or alighting from a vehicle where insurance or security is required under any road traffic legislation or where you are entitled to indemnity from another source.

Applying to money cover

- Theft or dishonesty committed by or in collusion with any principal, shareholder, partner or director or other officer or any employee of yours unless such theft by your employees is discovered within seven days of its occurrence.
- Theft or dishonesty committed by any person to whom money is entrusted or loaned.
- Loss from, in or on an unattended vehicle

Loss of money left at the venue when closed for business unless the money is placed in a safe and all keys removed from the venue.

Deductibles

On some parts of the cover we offer you will be required to pay the first part of any claim. Please refer to your policy schedule for the specific deductibles which apply to your policy.

Your demands and needs

Your premium and insurance cover will be based on the details you have provided to us. This product meets the demands and needs of those who wish to insure their event for cancellation and abandonment, property damage, public liability and/or employers' liability. The information you have provided to us forms a record of your demands and needs particular to your specific circumstances.

You should read and check all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply.

Duration of contract

From the time cover is granted until the breakdown of the insured event or at completion of the final transit from the insured event, whichever is earlier.

Law and jurisdiction

Unless specifically agreed to the contrary this insurance shall be subject to English law and the policy wording will be in English.

Cancellation rights

You may cancel this policy up to 90 days before the start of the insured event. At our discretion we may refund up to 50% of the premium you have paid. However we will not return any premium if there are any notified or paid losses under this policy or any circumstances which are likely to give rise to a claim under this policy.

We may cancel this policy by sending you ten days' notice by recorded post to your correspondence address shown in the schedule if you fail to pay the premium in accordance with the written conditions of the schedule.

How to make a claim

If you suffer a loss and need to make a claim you should contact us, and your insurance broker if you have one, as soon as possible. Our number is shown on your schedule. For all claims you will need to provide your Hiscox policy number and full details of the claim including the date, amount claimed and circumstances.

Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact the customer relations team in writing. Contact details are shown on your policy schedule.