

Christmas Lights Insurance Policy Summary

This document provides important facts about your Event Insurance Policy. This summary does not describe all the terms and conditions of your full policy.

Your policy and summary should be read carefully to ensure that it meets your requirements. You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check all the policy details carefully, these set out the information you have given us.

If you think there is a mistake or you need to make changes, you should notify us immediately. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or causing claims to be rejected or not fully paid. If you have any further questions, please contact us directly.

This insurance is arranged by Event Insurance Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Event Insurance Services Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

ABOUT YOUR COVER

Features and benefits included	Significant exclusions or limitations
Public Liability Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of and in connection with the event.	 The first £500 of each and every claim, unless stated otherwise in the schedule of insurance. Any wilful or malicious act, or any act of vandalism resulting in damage at or to the venue. The erection and dismantling of lights other than by a professional, fully qualified, insured and approved electrical contractor (NICEIC & ECA). Any incident occurring during the erection and dismantling of lights, tree displays or associated equipment. The permission of all participating property owners must be sought. The permission of the local authority must be sought and granted.

This document is a summary of the cover provided by your Event Insurance policy. Full terms and conditions can be found in the policy wording which is available on request or can be viewed online or downloaded at:

www.events-insurance.co.uk

PLEASE REVIEW AND UPDATE YOUR COVER PERIODICALLY TO ENSURE IT REMAINS ADEQUATE.

YOU MUST TAKE CARE TO PROVIDE US WITH ACCURATE INFORMATION AND YOU SHOULD NOTIFY US IMMEDIATELY IF ANYTHING IS INCORRECT OR IF YOU ARE UNSURE ABOUT ANY DETAILS.

CANCELLATION RIGHTS

You may cancel your policy within 14 days of the date of issue, before the event date and provided no claim has been made, if for any reason you are dissatisfied or the policy does not meet your requirements.

MAKING A CLAIM

If you have a claim, please telephone us on **01425 470360** as soon as possible to tell us about it.

HOW TO COMPLAIN

Making Your Complaint

It is the 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 Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY OR CLAIMS (EXCEPT LIABILITY CLAIMS)

Please contact your agent who arranged the Insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Event Insurance Services Ltd

Claims Services

FREEPOST

Ringwood Hants

BH24 1AJ

Tel: 01425 470360 (9.00am – 5.00pm Monday – Friday)

LIABILITY CLAIMS

Direct Group Ltd

Customer Relations

Quay Point

Lakeside Boulevard

Doncaster

DN4 5PL

Tel: 0344 854 2072

Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 05982A.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk/

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

Great Lakes Reinsurance (UK) SE 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 compensation scheme arrangements from the FSCS or visit www.fscs.org.uk



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