Event 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 Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch 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 Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

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 £250 of each and every claim, unless stated otherwise in the schedule of insurance. Damage to flooring and the ground at the venue. 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 wilful or malicious act, or any act of vandalism resulting in damage at or to the venue. 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). The erection or dismantling of any staging, marquees, spectator stand or seating of temporary or portable design or construction or temporary structures of any kind.

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ADDITIONAL COVER

The following cover is only applicable if you have chosen to add it to your policy and it is listed in the schedule.

Additional cover	Significant exclusions or limitations
Employer's liability Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of anyone you employ at an event including temporary staff, volunteers or helpers, whether paid or unpaid.	Any liability in respect of a Road Traffic Accident (RTA) risk
Event equipment Provides cover for the loss of, or damage to equipment that you are responsible for during, and in association with your event.	The first £250 of each and every claim, unless stated otherwise in the schedule of insurance. Loss or damage caused by the defective erection, use or dismantlement of any staging, marquees or temporary structures. Theft or attempted theft unless there is evidence of violent, visible and forcible entry thereto. Loss or theft from unattended vehicles. Any wilful or malicious act, or any act of vandalism. Mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes), whether owned, borrowed or hired.
Cancellation, abandonment or postponement Cancellation provides cover for your irrecoverable costs incurred as a result of the unavoidable cancellation, abandonment or postponement of the event for reasons beyond your control.	Circumstances likely to cause cancellation, abandonment or postponement of the event, which were known to you prior to the commencement of the insurance. Cancellation of an event following the death, injury or illness of any party over the age of 75 years unless agreed by us. The failure of any supplier where booking arrangements are not confirmed in writing. Any contractual breach by you. Claims arising directly or indirectly from inclement or adverse weather. We will not cover any claims directly or indirectly caused through war, terrorism, invasion, or civil war.

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Additional cover	Significant exclusions or limitations
Adverse weather Provides cover for your irrecoverable costs incurred as a result of the unavoidable cancellation, abandonment or postponement of the event due to adverse weather conditions.	Adverse weather conditions if cover is taken out less than 14 days prior to the event date.

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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 within 3 working days, 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 06192B.

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 Insurance 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 100% 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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