

Hole in One Insurance Policy

Insurance Provider Details

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.

This **Policy** is evidence of the contract between **Us**, Event Insurance Services Ltd, and **You**, **Our** policyholder.

Your Policy

We and **You** agree that:

You will pay the premium.

We will provide the insurance described in the **Policy** subject to its terms and conditions.

CONTENTS

This **Policy** comprises of:

General Definitions.

General Conditions.

Claims Conditions.

General Exclusions.

Summary of Cover.

Important Information.

Important Information About Your Policy

We strongly recommend that You read this Policy and keep it in a safe place.

Your Policy and Certificate 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. It is also Your responsibility to ensure that this Policy satisfies the requirements of the Venue(s) or local council, if applicable.

If, after reading this Policy, this insurance does not meet Your requirements, please return this Policy and Your Certificate to Event Insurance Services Ltd within fourteen days of the date of issue, before the Event Date and providing no claim has been made. Your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period.

If You have any queries over the cover provided then please call Event Insurance Services, on 01425 470360.

General definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Insurance and will appear in bold.

Ancillary Prize(s)

A maximum of 3 individual prizes valued at £250, £100 and £50 respectively, on 3 separate holes (one prize per chosen hole), offered for free as part of the **Policy**. The **Ancillary Prize(s)** are all subject to the same terms and conditions of the **Main Prize Hole**, General Conditions and Claims conditions.

Certificate

Confirmation issued by Event Insurance Services Limited confirming details of the **Tournament** and prize.

Geographical Limits

Anywhere in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

Main Prize Hole

Only one pre-disclosed hole may be used and will measure from teeing ground to flag stick no less than the specified yardage. Women may shoot from a distance of up to 15 yards less than that of men but not less than 135 yards on the **Main Prize Hole**.

Official Witnesses

An **Official Witness** must be an independent, non-participant over the age of 21, appointed by the Insured and accepted and stated on the **Certificate**, who is positioned adjacent to the **Prize Hole** Green throughout the **Event**.

Participant(s)

A **Participant** is any individual entered and playing in the Insured **Tournament**, excluding course and tour professionals and must complete the entire round of golf and complete the scorecard.

Period of Insurance

The period shown in the **Certificate**.

Policy

The **Policy** and **Certificate** and any endorsements attached or issued.

Prize Payable

The maximum amount payable under **Your Policy** which shall not exceed the **Prize Payable** declared to **Insurers** and stated on the **Certificate**.

Re-instatement

The **Re-instatement** of the original **Prize Payable**, should a Hole in One be achieved.

Royal and Ancient

The golf rules applicable to the golfing **Tournament/Event**.

Tournament/Event

The golfing **Tournament/Event** held during the **Period of Insurance** stated on the **Policy Certificate**.

Insurers, We, Us, Our

UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, Your

Person named on the **Certificate**, who has arranged cover for the **Tournament/Event**.

General conditions

These conditions of cover apply to this **Policy**. **You** must comply with the conditions in order to have the full benefit of the **Policy**.

If **You** are in any doubt as to how to comply with these conditions please contact Event Insurance Services Ltd on **01425 470360** and obtain **Our** written instructions.

1. Policy Conditions

The Insured must ensure that an **Official Witness** must be in place throughout the **Event**.

An **Official Witness** must be an independent, non-participant over the age of 21, appointed by the Insured and accepted and stated on the **Certificate**, who is positioned adjacent to the **Main Prize Hole** green throughout the **Event**.

In addition to an **Official Witness** and where Prize Values of £25,000 or above are insured, the **Main Prize Hole** activity must be video-recorded and unedited. The recording must be made by an independent non-participant over the age of 21, appointed by the Insured and positioned adjacent to the **Main Prize Hole** green throughout the **Event**.

The **Main Prize Hole** will be specified in the **Certificate** and will measure from teeing ground to flag stick no less than the specified yardage, women may shoot from a distance of up to 15 yards less than that of men but not less than 135 yards from the **Main Prize Hole**.

In no event may a player shoot at the **Main Prize Hole** from less than 135 yards.

Absolutely no practice shots or mulligans are permitted on the **Main Prize Hole**.

Only one shot per contestant per hole is permitted.

The **Royal and Ancient** define a shot as a "stroke".

Only an authorised number of shots are specifically permitted during the stipulated round of the named **Event** on the exact date stated in the **Certificate**.

A Hole in One must occur by an official registered competitor in the specified **Event** named on the **Policy Certificate**.

2. Variable Policy Conditions

Changes to the information in the **Certificate**, or postponement or cancellation of the **Tournament/Event** due to weather conditions require notification to Event Insurance Services Ltd prior to scheduled commencement of the **Tournament/Event**. **You** must advise **Us** by telephoning **01425 470360**, fax **01425 474905** or email **info@events-insurance.co.uk**

We do not allow any variance in the number of shots or **Participant(s)** that are shown in the **Certificate** without a change to the premium. If a Hole in One occurs and the number of shots exceeds the number that is shown in the **Certificate**, the prize fund will be pro-rated downward. **(Example: Number of shots covered divided by number of shots taken times the prize fund = amount paid)**.

Assuming no shots were taken on the target hole(s), a full refund of the insuring fee will be made less an administration fee of £25.00. If the **Tournament/Event** is cancelled due to inclement weather preventing play, this **Policy** will be amended to re-schedule to another date without charge.

3. Fraud condition

You and anyone acting for **You** must not act in a fraudulent way.

If **You** or anyone acting for **You**:

- knowingly makes a fraudulent or exaggerated claim under the **Policy**;
- knowingly makes a false statement in support of a claim;
- submits a knowingly false or forged document in support of a claim;
- makes a claim for any loss or damage caused by **Your** wilful act or caused with **Your** agreement, knowledge or collusion.

Then **We**:

- will not pay the claim;
- may not pay any other claim which has been or will be made under the **Policy**;
- may make the **Policy** void from the date of the loss without any refund of premium;
- may not return any premium;
- may inform the Police of the circumstances.

4. Change of risk or interest

This **Policy** shall cease to be in force if:

- the Insured's interest in the **Event** ends, other than by death;
- the **Event** is to be wound up or carried on by a liquidator or receiver or permanently discontinued; or
- any alteration be made either in the **Event** or at the **Venue** or in any property therein or in any other circumstances whereby the risk is increased.

5. Policy Cancellation details

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to **Us** or **Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your Policy** documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full.

If **You** wish to cancel **Your Policy** after 14 days, **You** may cancel the insurance cover at any time by informing Event Insurance Services Ltd however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A **Cancellation** letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

General conditions continued

- (a) where **We** reasonably suspect fraud;
- (b) non-payment of premium;
- (c) threatening and abusive behaviour;
- (d) non-compliance with **Policy** terms and conditions;
- (e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the **Policy** immediately and backdate the **Cancellation** to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your Policy** being cancelled from the date **You** originally took it out.

If **We** cancel the **Policy** and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for **Cancellation** is fraud and/or **We** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

6. Choice of law

Unless some other law is agreed in writing, this **Policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** main residence is situated.

7. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- (a) supply accurate and complete answers to all the questions **We** or the administrator may ask as part of **Your** application for cover under the **Policy**;
- (b) to make sure that all information supplied as part of **Your** application for cover is true and correct;
- (c) tell **Us** of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your Policy** is invalid and that it does not operate in the event of a claim.

8. Contracts (Rights of Third Parties) Act 1999

A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Claims conditions

These conditions apply to this Policy. You must comply with these conditions. Where additional conditions apply to a specific section of this Policy, they are stated under that section.

1. Action by the Insured

It is a condition precedent to the liability of the **Insurers** that **You** shall:

- (a) immediately notify **Us** on the happening of any incident which could result in a claim under this **Policy**;
- (b) immediately notify **Us** of, and deliver to **Us** at **Your** own expense, a claim with such detailed particulars and proofs as may reasonably be required by **Us** and (if demanded by **Us**) a statutory declaration of the truth of the claim and any matters connected therewith, within:
 - (i) 7 days of the **Event** giving rise to the claim, in the case of loss, destruction, damage, accident or injury caused by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons;
 - (ii) 30 days of the **Event** giving rise to the claim in the case of any other claim, or such further time as **We** may allow; and notwithstanding items b i to ii above, the Insured shall immediately forward any claim by a third party or notice of any proceedings or any other correspondence and information received by the Insured relating to such claim on receipt;
- (c) give immediate notification to the police in respect of:
 - (i) vandalism;
 - (ii) theft or any attempt thereof; or
 - (iii) loss of money by any cause whatsoever, in relation to this **Policy**;
- (d) make no admission of liability or offer, promise or payment, without **Our** written consent;
- (e) inform **Us** immediately of any impending prosecution, inquest or fatal accident enquiry or civil proceedings and send to **Us** immediately every relevant document; and
- (f) produce to **Us** such books of account or other business books or documents or such other proofs, as may reasonably be required by **Us** for investigating or verifying the claim.
- (g) take all practicable steps to recover property lost and otherwise minimise the claim.

2. The rights of the Insurer

We shall be entitled:

- (a) on the happening of any loss, destruction, damage, accident or injury, in respect of which a claim is made under this **Policy**, and without thereby incurring any liability or diminishing any of **Our** rights under this **Policy**, to enter, take or keep possession of the premises where such loss, destruction or damage has occurred and to take possession of, or require to be delivered to **Us** any property Insured by this **Policy** and deal with such property for all reasonable purposes and in a reasonable manner;

- (b) at **Our** discretion to take over and conduct in the name of the Insured, or any other person, the defence or settlement of any claim and to prosecute at **Our** own expense and for **Our** own benefit any claim for indemnity or damages against any other persons in respect of any risk Insured by this **Policy**, and the Insured shall give all information and assistance required by **Us**;
- (c) to any property for the loss of which a claim is paid under this **Policy** and the Insured shall execute all such assignments and assurances of such property as may be reasonably required, but the Insured shall not be entitled to abandon any property to **Us**; and
- (d) in the event of any Occurrence (as defined in section: 1 Public Liability, section 2: Employers' Liability, of this **Policy** respectively) resulting in any claim(s) under sections 1 and/or 2, of this **Policy** respectively, to pay to the Insured the amount of the Indemnity Limit (as defined in sections 1, 2, of this **Policy** respectively) for such Occurrence (less any sums already paid as damages in respect of such Occurrence and, in respect of section 2 of this **Policy**, less costs and expenses, incurred before the date of payment) or any lesser amount for which the claim(s) can be settled. After such payment **We** shall have no further responsibility in connection with such claim(s), except in respect of section 1, of this **Policy**, for costs and expenses, incurred before the date of payment.

3. Fraudulent claims/fraud

You must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your Policy**;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to **Us** or anyone acting on **Our** behalf, knowing the statement to be false;
- sends **Us** or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the **Policy**, knowing the claim to be false or fraudulent in any way; or
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge.

If **Your** claim is in any way dishonest or exaggerated, **We** will not pay any benefit under this **Policy** or return any premium to **You** and **We** may cancel **Your Policy** immediately and backdate the **Cancellation** to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

4. Conditions precedent

Every condition precedent to which this **Policy** or any section or item thereof is, or may be, made subject shall, from the time the condition precedent attaches, apply and continue to be in force during the whole currency of this **Policy**. Non-compliance with any such condition precedent shall be a bar to any claim under the relevant section(s) of this **Policy**, where the subject matter of the claim was caused by the non-compliance or to the extent that it was increased by the non-compliance.

Claims conditions continued

5. In The Event of a Hole In One

The Insured must notify EIS of any claims no later than the first business day after the **Event**.

The Insured will be required to provide EIS with the following documentation as proof of a Hole in One claim.

- A signed statement from, the **Official Witness**, the **Participant** achieving a Hole in One and all playing partners.
- The original winning scorecard.
- The original **Tournament** pairing sheet.
- Unedited original video footage of the successful Hole in One where the Prize Value is £25,000 or above.

The **Participant** must complete the entire round of golf and complete the scorecard.

The **Official Witness** must authenticate the scorecard of the **Participant** who achieved the Hole in One and all members of the playing partner's must also confirm the **Participant's** successful Hole in One on the Insured hole by signing the original scorecard.

OTHER POLICY CONDITIONS

6. Subrogation

We shall be subrogated to the rights of recovery of the **Insured** against any third party. Accordingly, it is a condition precedent to **Our** liability that any claimant under this **Policy** shall, at **Our** request and expense, take and permit to be taken all necessary steps for **Us** to enforce any rights against any other party in the name of the **Insured** before or after any payment is made by **Us**.

7. Other insurances

Unless otherwise stated in this **Policy**:

- (a) if at the time of any occurrence, incident, loss, destruction, damage, accident or injury which gives rise to a claim, there is any other insurance effected by or on behalf of the **Insured** applicable to such occurrence, incident, loss, destruction or damage, the liability of the **Insurer** shall be limited to its rateable proportion thereof; and

8. Arbitration

If any differences arise as to the amount to be paid under this **Policy** (liability being otherwise admitted) such difference will be referred to an arbitrator in England who will decide the matter in dispute according to English law and will be appointed by the parties in accordance with the relevant English statutory provisions for the time being in force. Where any such difference is to be referred to arbitration under this Condition, the making of an award will be a condition precedent to any right of action against **Us**.

General exclusions

Applicable to all sections of this Policy

This Policy does not cover the following:

1. Radioactive Contamination

Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, this **Policy** excludes any loss, liability, cost or expense, or any other amount incurred by or accruing to the **Insured**, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with:

- (a) irradiation or contamination by nuclear material; or
- (b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
- (c) any device or weapon employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

2. War and Civil War

Notwithstanding anything to the contrary contained herein this **Policy** does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of **War**, invasion, acts of foreign enemies, hostilities (whether **War** be declared or not), **Civil War**, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

3. Terrorism

Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, it is agreed that this **Policy** excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of **Terrorism**, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of **Terrorism** includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (a) involves violence against one or more persons; or
- (b) involves damage to property; or
- (c) endangers life other than that of the person committing the action; or
- (d) creates a risk to health or safety of the public or a section of the public; or
- (e) is designed to interfere with or to disrupt an electronic system.

This **Policy** also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of **Terrorism**.

Notwithstanding the above and subject otherwise to the terms, conditions, and limitations, this **Policy** will pay actual loss or damage (but not related cost or expense) caused by any act of **Terrorism** provided such act is not directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

4. Deliberate Act

Loss or damage caused intentionally by **You**, or anyone working on **Your** behalf.

5. Reproduction Values

We shall not provide cover for the historical, artistic or sentimental value of items such as, but not limited to, artwork, photographs and antiques.

Help Text: We will provide cover for their reproduction costs only.

6. Existing Damage

Loss or damage occurring prior to the commencement of **Your** insurance cover.

7. Sonic Pressure

Loss or damage from pressure waves caused by aircraft, or other flying devices travelling at sonic or supersonic speeds.

8. Consequential Loss

Consequential Loss as a result of any claim under this **Policy**. For example, the cost of mobile phone calls following the theft of a phone.

9. Wear and Tear

Loss or damage as a result of wear and tear, rusting or corrosion, wet or dry rot or fungus or any gradually operating cause.

10. Domestic Pets

Loss or damage caused by domestic pets, insects or vermin.

11. Electronic Data

Any consequence, however caused, including but not limited to a computer virus resulting in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this **Policy**, electronic data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this **Policy**, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

Summary of cover

WHAT IS COVERED

The **Policy** covers the reimbursement of the scheduled prize payable by the Insured in the event that a player in the declared **Event** achieves a Hole in One on either the **Main Prize Hole** or declared Ancillary Holes.

Re-instatement – the **Re-instatement** of the prize payable in the event of a Hole in One being achieved is only covered if cover selected and the additional premium is paid. The **Certificate** will reflect this cover.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions.

1. Claims where the player has not been listed as a **Participant** in the **Tournament/Event**.
2. Claims originating on a non target hole.
3. Any Hole in One where the target hole is less than 135 yards.
4. Any claims where the Hole in One has not been correctly adjudicated or failure of the Insured to follow the claims procedure.
5. **Re-instatement** not declared to **Us** and where the additional premium has not been paid.

Important information

The Insured's right to cancel

If this cover does not meet **Your** requirements, please return all **Your** documents and any certificate to the broker, intermediary or agent who arranged the **Policy** before the **Event Date** and within 14 days of receipt.

We will return any premium paid unless a claim has been made.

Instalments – Consumer Credit Agreement

UK General Insurance Ltd does not offer an instalment facility under this **Policy**.

How to make a claim

Any incident or loss, which gives rise, or may give rise, to a claim under **Your** Event Insurance should be notified as soon as possible to:

Event Insurance Services Ltd Claims Services

FREEPOST
Ringwood
Hants
BH24 1AJ

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

If **You** have to make a claim **You** must notify **Us** as above as soon as practically possible after the incident giving rise to the claim, and in any event no later than 31 days after the **Event Date**.

Please refer to each section of cover for requirements specific to that section. **We** will reserve the right to decline liability for any claim notified after this date.

Your claim will be handled promptly and by experienced claim handling staff. Event Insurance Services Ltd operates an in house claims service, committed to meeting **Your** expectations if a claim has to be made and ensures the highest standards are maintained.

CLAIMS AND UNDERWRITING EXCHANGE REGISTER AND DATA PROTECTION NOTICE

We may use **Your** personal information to prevent crime. In order to prevent crime **We** may:

share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register.

We may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** insurance **Policy** and any incident (such as an accident, theft or loss) to the operators of these registers.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

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 06046B.

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

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.

Important information continued

Details about Our Regulator

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.

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Whoever You are contacting, please always quote Your Policy number as it will help Your enquiry or complaint to be dealt with promptly.

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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