

Hole in One Insurance Policy Wording



EVENT INSURANCE SERVICES LTD

Who are Event Insurance Services Ltd

Event Insurance Services Limited is a specialised intermediary operating within the private and corporate sectors. Our policies provide affordable, reliable insurance, tailored to fit the scale and style of the occasion.

This is our Hole In One Insurance Policy, a comprehensive prize indemnity insurance policy for clients organising a hole in one golf competition.

This document contains the terms and conditions of the policy. We don't use any small print. All our T's & C's are all the same size. We aim to provide examples and help texts for key pieces of information.

Here to Help! – any content within the wording, highlighted in this fashion does not form part of the contract. These notes are here to help you and provide additional information, to make certain sections or phrases easier to understand.

This Insurance...

This insurance is arranged by Event Insurance Services Ltd & underwritten by UK General Insurance Limited 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 is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

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. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

In return for the payment of Your Premium, **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the period of cover.

Some Important Telephone numbers for you:

For Sales & Renewals:

01425 470 360

For Customer Services & Queries:

01425 470 360

To make or discuss a Claim:

01425 470 360

To make or discuss a Complaint:

01425 470 360

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HOW TO USE THIS WORDING

Policy terms and conditions can be confusing. We have endeavoured to make it easier by explaining how to use this booklet and where you can find the information you need.

“Knowing what you are and aren’t covered for is essential to any insurance policy or quotation”

Dan Rose Cert CII, Event Insurance Services Ltd, Company Director

Your Documents

This document should be read in conjunction with two others which you have received with your policy or quotation. These documents form the basis of the contract of the policy. These documents are:

- Your **Policy Certificate** or Your Quotation,
- Your **Statement of Fact**

Your **Policy Certificate** or Your Quote will provide you with important information; it will tell you who we are covering and which of our protections you have taken out, and how much you are covered up to in the **Tournament** of a claim.

When looking at the policy terms and conditions it is important that you check the quote or certificate, so you know which sections you need to read and refer to

Your **Statement of Fact** is your copy of the information you have declared to us. It is this information which we have based our decision to provide you with the insurance or a quotation. It is vital that you make sure the information contained within this document is correct.

Important Words

In insurance, words or phrases can have special, specific meanings. If something has a special meaning, it is usually because it differs from that of a standard dictionary definition.

These words we highlight in **bold** and have their meanings explained in a glossary, or in some form of help text. The list of special words which we have put together can be found on page 7. Important definitions can affect your policy.

Where to find what you’re covered for...

When looking at your documents it is important to make sure you know which sections of the wording you need to read.

Our Summary of Cover section outlines specific exclusions which are applicable to the policy, as well as what you are covered for.

Our policy document lays out our General Exclusions in their own ‘chapter’ before you get down to the ins and outs of each individual section.

Under this type of policy however, it is mostly in the ‘conditions’ section you will see the what are the rules of the policy and in turn, how you need to run your competition.

Conditions of cover

In the same way there are conditions when it comes to making a claim i.e. what you need to do in the event of a claim; there are also conditions which apply to the purchase of the policy and what you should do leading up to the **Event**.

By taking out the policy, you are agreeing to these conditions, so do make sure you read and understand them. If there are ever any elements of these conditions (known as General Conditions) or the Claim Conditions which you don't understand, do let us know and we can explain them to you.

What to do if you need to claim

Our claims chapter outlines what you need to do, what information you need to provide us and what our responsibilities are. Common things to be aware of are:

- *Time frames* - how long you must report a claim to us.
- *Evidence* – All claims require a degree of evidence to ensure that the claim is honest and covered under the terms of the policy.

It is always worth reading this so you are prepared should you need to use the policy.

The last thing to be aware of is that **we** do need to be notified of any incident which takes place and could give rise to a claim in the future.

Regulatory Information

As an authorised and regulated company, we must provide you with details about our regulation, who we are, our contact details and what to do if you are not happy with the coverage in the **Tournament** of a claim. This information is detailed at the end of the policy document.

What you should do next...

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 **Tournament** 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.

IMPORTANT DEFINITIONS

Words or phrases used within this document which have a special meaning.

From this point on in the wording, if a word is highlighted in bold, it will have a meaning which can be found here.

If we have not given a word any special meaning, then you should refer to the Oxford English Dictionary for its meaning as that is what would be referred to if necessary, in the event of any claim.

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

Geographical Limits

Anywhere in Great Britain, Northern Ireland, The Channel Islands, and 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**.

The crucial element is that the Official Witness needs to be independent. Remember independent from you the insured, and from any of the participants.

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 listed on the **Policy Certificate** as the date of the **Tournament**.

Policy

The insurance cover outlined in this document, the **Policy Certificate**, and **Statement of Fact**.

Policy Certificate

A document which provides **You** with your proof of insurance. It details the types and levels of cover **You** have purchased and summarises key details about the **Tournament**.

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**.

Statement of Fact

Your responses to our fact finding, and the declaration on which **We** have based **Our** decision to offer you insurance. Information on this document which is either inaccurate, incorrect, or out-of-date could invalidate your insurance or lead to a claim not being fully paid.

Tournament/Event

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

Venue

The location or locations where the **Tournament** is to be held which appears in the **Statement of Fact**.

We, Us, Our, Insurers

UK General Insurance Ltd and/or Event Insurance Services Ltd on behalf of Great Lakes Insurance SE.

You, Your, Insured

The person or persons, members club, organisation or company listed on the certificate as Name of the Insured.



GENERAL EXCLUSIONS

These are things which are **not** covered under this Policy and apply to every Section of cover We offer.

It is important that You read these, as well as the exclusions which apply just to the sections which you have cover for. You can always check which Sections you are and aren't covered for on you Policy Certificate.

1. Radiation

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

2. War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

3. Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

4. Deliberate Acts

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

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. Secondary Losses

We do not cover any additional or supplementary losses as the result of any claim under this **policy**.

Secondary Losses are also known as "Consequential Losses" in insurance jargon. Examples of Secondary Losses could be a loss of earnings following a damaged item or venue. It could be the cost of phone calls made following the theft of a phone.

9. Wear and Tear

Loss or damage because of naturally occurring wear, aging, rusting or corrosion, wet or dry rot, fungus or anything which causes damage over time.

10. Domestic Pets

Loss, damage or **Bodily Injury** 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.

12. Unexplained Losses or Damage

We will not cover any damage or loss which is unexplained, the result of a disappearance or discrepancies.

An example of an unexplained damage would be where, an item is damaged at a venue, however neither you or the venue are unable to prove how, when, or why the damage happened, or who caused it.

13. Recoverable Losses

Any sums recoverable from any other source.

14. Contractual Disputes

Disputes, arguments or contractual breaches between **You** and **Your Tournament** suppliers or **Your Official Witness**.

15. Voluntary Losses

Property or costs which **You** are not legally responsible for.

SUMMARY OF COVER

The **Policy Certificate** will state what level of cover we have provided.

WHAT IS COVERED

The **Policy** covers the reimbursement of the scheduled prize payable by the Insured if 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.

This is a Prize Indemnity policy, we are not covering any liability related problems i.e. injuries or property damage. We do offer those covers, but under a separate policy for Sporting Events.

WHAT IS NOT COVERED

The following exclusions apply in addition to the General Exclusions.

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



IMPORTANT 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.

Policy Conditions

- A. The Insured must ensure that an **Official Witness** must be in place throughout the **Event**.
- B. 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**.
- C. 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**.
- D. 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**.
- E. In no event may a player shoot at the **Main Prize Hole** from less than 135 yards.
- F. Absolutely no practice shots or mulligans are permitted on the **Main Prize Hole**.
- G. Only one shot per contestant per hole is permitted. The **Royal and Ancient** define a shot as a "stroke".
- H. 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**.
- I. A Hole in One must occur by an official registered competitor in the specified **Event** named on the **Policy Certificate**.

Variable Policy Conditions

- A. 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
- B. **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.

What we mean by "pro-rated downward" is that we would take the number of shots covered, divided by number of shots taken times the prize fund and that would equal the amount paid.

- C. 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.

Change Of Risk or Interest

The **Policy** was agreed based upon information contained within the **Statement of Fact** and that **You** have an insurable interest in the **Tournament**.

The **Policy** may become void and cease to be in effect if **you** do not contact **us** in relation to one of the circumstances below,

- A. **Your** Interest in the **Tournament** ends,
- B. The **Insured (You)** is being wound up, carried on by a liquidator, or permanently discontinued.
- C. any alteration be made either in the **Tournament** or at the **Venue** or in any property therein or in any other circumstances whereby the risk is increased.
- D. if any information on the **Statement of Fact** is incorrect or has changed between when the policy was issued and the date cover is due to start.

You can contact **Us** via the phone on 01425 470360 or via email by sending it info@events-insurance.co.uk
If **You** need to notify us of a change of risk.

Policy Cancellation Details

Insurance policies can be cancelled by **You** and on occasion by **Us**. The information below will detail **Your** rights and **ours** when it comes to cancelling a **policy**.

If **You** choose to cancel...

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the administrator/**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, **Your** administrator / agent will then refund **Your** premium in full.

If **You** wish to cancel **Your** Policy after 14 days, **You** may be not be entitled to any return of premium. If **We** do offer a refund, **You** would be subject to a £25 administration fee taken from any return of premium **We** offer.

Acceptance of Risks

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.

If **We** choose to cancel...

...this **Policy** a cancellation letter will be sent to you at **Your** last known address and via email to the email address **We** have on file.

Valid reasons may include but are not limited to:

- 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 misrepresentation **We** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012 or the Insurance Act 2015.

Choice of Law

Unless some other law is agreed in writing, English law governs this **Policy**. 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** address provided on the **Statement of Fact** is situated.

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

This section details not only how to make a claim, but also conditions which apply to the policy relating to claims.

*Any loss, or incident which takes place at Your **Tournament**, regardless of whether someone is trying to make a claim against you; or you have decided to cover the loss yourself; it should be communicated to us. You should aim to do this as soon as possible, no later than 31 days after the **Tournament Date**. If you don't notify us, you run the risk of your claims being declined from the outset.*

How to make a claim

Please contact Event Insurance Services Ltd using the details below:

Write to: Event Insurance Services Ltd Claims Services, FREEPOST, Ringwood, Hants BH24 1AJ

Or call via 01425 470 360

Or send an email to info@events-insurance.co.uk

Event Insurance Services Ltd are open 9am to 5pm, Monday to Friday.

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 must be made and ensures the highest standards are maintained.

After **Your** initial contact to **Us**, they will advise **You** on what information may be required and what the next steps will be.

For **Your** information, UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

Conditional applicable to the claims process

As with the other conditions applicable to the policy, make sure you read and are happy with these because they form part of the contract of insurance along with the conditions in the previous chapter.

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

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

The above conditions act like exclusions, in as much, as failing to adhere to them, would cause the policy to not respond. They are specific to our Prize Indemnity policies.

Actions by the Insured

It is a condition of the **policy** and the liability provided by **us** that **you** shall:

- A. Immediately notify **Us** of any incident which could result in a claim under this **policy**;
- B. Immediately notify **Us** of a claim with and deliver to **Us** (at **Your** expense) any evidence as may be necessary for **Us**, and, if required, a statutory declaration of the truth of the claim and any connected or related matters,
- C. Notification, to **Us** of a claim must be given within:
 - i. 7 days of the **Tournament** 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 **Tournament** 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;
- D. Give immediate notification to the police for the following types of incidents:
 - i. Vandalism,
 - ii. Theft or attempted theft,
 - iii. Loss of money by any cause in relation to the **Tournament** and this **policy**,
 - iv. And provide police reports, to provide police reports for all losses arising from theft or attempted theft. for all losses arising from theft or attempted theft.
- E. Make no admission of liability, offer, promise or payment without **Our** written consent;
- F. Inform **Us** immediately of any impending prosecution, inquest or fatal accident enquiry or civil proceedings and send to **us** immediately every relevant document,
- G. Provide **us** with books of account, health & safety documentation or any other information which may be necessary for **Us** to investigate or verify the claim,
- H. Take all steps to recover lost property and otherwise minimise the claim,
- I. supply a minimum of two quotes for repair or replacement of any damaged property or equipment from two independent companies.

Claims Enquiries

You must take reasonable care to:

- A. supply accurate and complete answers to all the questions **Your** agent 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 **Your** agent of any changes to the answers **You** have given as soon as possible.

You must take reasonable care to provide information that is accurate and complete answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your policy** is invalid and that it does not operate in the **Tournament** of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your** agent is inaccurate or has changed, **You** must inform them as soon as possible.

Fraud and Fraudulent Claims

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

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

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 the non-compliance increased it.

Subrogation

On receipt of a notification of a claim, **We** may do the following:

- a) Enter any building following loss or damage
- b) Negotiate, defend, or settle any claim made against **You**
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
- d) Appoint a loss adjuster to handle the claim on **Our** behalf
- e) Arrange to repair the damage to the Building and/or any other property or item and handle any salvage appropriately.

Other insurances

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** proportionate share of any claim.

Arbitration

A dispute between **You** and **Us** may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who **You** and **We** agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration.

If costs are awarded against **You**, they are not covered under this policy. This arbitration condition does not affect **Your** rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of **Your** claim being turned down, **We** will treat the claim as abandoned.

WHAT TO DO IF YOU'RE NOT HAPPY

We always aim to provide the highest possible standards of service, and we welcome all feedback from our customers.

Our track record

Event Insurance Services is signed up to Trust Pilot; an independent, online review website.

We are really pleased to be able to say that we have an excellent response from our clients, with almost 2,000 reviews.

We have a rating of 9.5 out of ten; with 85% of our clients giving us five stars.

How to complain

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:

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, FREEPOST Ringwood Hants BH24 1AJ

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

Email: info@events-insurance.co.uk.

If **You** did not use an agent, please contact Event Insurance Services Ltd directly, using the details above.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **06679A**

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 Great Lakes Insurance SE 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.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

IMPORTANT AND REGULATORY INFORMATION

The 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.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

Instalments & Consumer Credit Agreements

Neither Event Insurance Services Ltd or UK General Ltd offer any form of instalment facility for the payment of this **Policy**.

UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is Z7739575

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

[UK General's full privacy notice](#)

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at dataprotection@ukgeneral.co.uk. Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Claims & Underwriting Exchange Register

In relation to the Data Protection Act 1998, please be aware **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.