

Event Insurance

Insurance Product Information Document

Company: Event Insurance Services Ltd Product: Band, DJ & Performers Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover is an indemnity-based, all risks style policy. The policy will reimburse you (the policy holder) for costs incurred and/or irrecoverable expenses should certain problems arise.

There are two options under the policy, cover for a single event; or cover for multiple events over the course of a 12-month period.

For a single event, we offer cover for a single, 1-day performance. For multiple events, we offer cover for up to 100, 1 day performances and/or rehearsals per year.



What is insured?

- ✓ **Public Liability** - Covers you (the policy holder) for your legal liability in respect of Accidental damage to third party property & Accidental bodily injury to a third party which you cause whilst at an event.



What is not insured?

- ✗ Damage to floors or ground or underground services, except for carpeting and rugs.
- ✗ The first £250 of every claim for accidental damage, loss, or to property.
- ✗ Wilful, deliberate, or malicious damage or injury.
- ✗ The liability arising from the use of any pyrotechnical devices.



Are there any restrictions on cover?

- ! The policy holder must be a permanent resident in the UK and have an insurable interest in the event.
- ! This policy is not suitable for bands, DJ's or performers who are organising their own gigs and tours.
- ! This policy is not suitable for performances taking place outside the UK.



Where am I covered?

Any performance insured under this policy must be taking place within the UK, Channel Islands or the Isle of Man. As such, any accidental loss, damage or injury must occur within the UK.



What are my obligations?

At point of Application; You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy

will be based.

Over the duration of a policy; If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

At point of Claim; You must provide full and accurate information to all questions asked. You must also provide any evidence requested by us to support and validate your claim.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card, by Cheque or by a BACS payment.



When does the cover start and end?

For Single Events, the **Public Liability** starts based on the date you request from us; usually this are the day of the performance and rehearsal.

On a multiple event basis, cover runs for 12 months from the date of purchase, and cover is in effect at the events only, it does not cover or indemnify you for 365 days of the year.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that your performance has not already taken place (or you have not attended and performed at any events) and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is 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.

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. This can be checked on the Financial Services Register at <https://register.fca.org.uk>

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways:

- Calling us on 01425 470360, our opening hours are 9am – 5pm, Monday to Friday.
- Emailing us at info@events-insurance.co.uk
- Writing to us at Event Insurance Services Ltd, Claims Services, FREEPOST, Ringwood, Hants BH24 1AJ

On all correspondence please tell us/provide the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

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 the SALE OF THE POLICY

Event Insurance Services Ltd,
FAO: Complaints Manager
20a Headlands Business Park,
Ringwood,
Hants
BH24 3PB
Tel: 01425 470360
Email: info@events-insurance.co.uk

Complaints regarding CLAIMS

Event Insurance Services Ltd,
Claims Services,
FREEPOST,
Ringwood,
Hants
BH24 1AJ
Tel: 01425 470360
Email: info@events-insurance.co.uk

On all correspondence please tell us/provide the unique policy number from your policy certificate. This will help us to validate your policy details and deal with your complaint as quickly as possible.

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 up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR
Tel: 0800 023 4 567 or 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.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its 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.