

Event Insurance

Insurance Product Information Document

Company: Event Insurance Services Ltd

Product: Fireworks Event 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 'key' section to the policy is **Public Liability** which, on this policy, includes the liability arising from the use of Fireworks and Bonfires as standard. Additional options of **Employers Liability** and **Event Equipment** can be added if requested.



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. This includes the liability for fireworks and damage that they cause.
- ✓ **Employers Liability** - Covers you (the policy holder), for your legal liability in respect of Accidental bodily injury to an employee, volunteer, or helper, whilst they are under your direct control and supervision.
- ✓ **Event Equipment Cover** – Provides cover for the accidental loss, damage or theft of Event Equipment which is hired, leased, or owned by you (the policy holder) for the purposes and duration of the Event.



What is not insured?

- ✗ Damage to ground or underground services at the venue.
- ✗ Any liability arising from the use of sparklers.
- ✗ The liability arising from the use of fireworks, **not** categorised as category 1, 2 or 3.
- ✗ Any liability arising from the modification or alteration of fireworks.
- ✗ Any liability arising from the faulty erection, dismantlement, use or alteration of any temporary structure.
- ✗ The liability of any 3rd party who you engage for the event such as a professional fireworks company, marquee supplier or hot food vendor.
- ✗ The first £750 of every claim for accidental damage, loss, or theft of/to property.
- ✗ Injuries to people who are using, releasing, handling, or disposing of fireworks, sparklers or embers.
- ✗ Property which you are not legally responsible for.
- ✗ Damage to clothing.



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.
- ! **Employers Liability** can only be taken out with **Public Liability**.
- ! The release of fireworks must be in line with HSE (DTI) Regulations and advice for the safe running of a fireworks display.
- ! Risk Assessments and Site Plans are required documents for underwriting of Fireworks policies.



Where am I covered?

The Firework display must be taking place within the UK, Channel Islands or the Isle of Man. As such, any accidental loss, damage or injury must have occurred 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?

Public Liability, Employers Liability & Equipment Cover all start on the date of the firework event, and last for that day. If cover is needed for beyond the date of the display for site clearance and/or to supervise the cooling and extinguishing of a bonfire; this can be accommodated if requested.



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 the event has not already taken place 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.