

# Event Insurance

## Insurance Product Information Document

Company: Event Insurance Services Ltd

Product: Multiple Event Hot Food 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.

The policy looks to offer cover for an allocated number of events over the course of a 12-month period to use as required. It can cover those who catering events or attending events as a hot food vendor in various combinations. It is generally designed to cover those needing cover for upwards of three or four events per year.

Each event can last up to 3 consecutive days as standard. Individual events can be extended with covers being purchased individually and **Cancellation cover** can be purchased on a per event basis if required.



### 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 during each event.
- ✓ **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 at an event and are under your direct control and supervision.
- ✓ **Event Equipment Cover** – Provides cover for the accidental loss, damage, or theft of Equipment which is hired, leased, or owned by you (the policy holder) for the purposes and duration of each Event.
- ✓ **Cancellation & Rearrangement Cover** - Provides cover, on a per event basis, for your irrecoverable costs (expenses, less any income) incurred because of the cancellation, abandonment & postponement of the Event for reasons which are *unavoidable, unforeseen and beyond your control*.



### What is not insured?

- ✗ Any liability arising from food or drink not consumed at the event.
- ✗ Damage to floors or ground or underground services, except for carpeting and rugs.
- ✗ Any liability arising from the faulty erection, dismantlement, use or alteration of any temporary structure.
- ✗ This policy does not offer cover when you know, when buying this policy, that there is already a problem that may lead to a claim.
- ✗ The first £250 of every claim for accidental damage, loss or theft of/to property.
- ✗ Property which you are not legally responsible for.
- ✗ Theft, unless there is forcible or violent entry or exit from a secured location.
- ✗ Our **Equipment Cover** cannot cover for items of Napery, glassware, brittle items of porcelain.



### 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.
- ! Claims for food and drink related injuries (i.e. food poisoning) are settled in an aggregate fashion.
- ! **Employers Liability** can only be taken out with **Public Liability**.



## Where am I covered?

The Events 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?

On a multiple event basis, cover runs for 12 months from the date you request to start the policy, and cover is in effect at the events only, it does not cover or indemnify you for 365 days of the year. The events can take place at any time within the period of insurance. If **Cancellation cover** is added; this will start from date you purchase the extension and last until the completion of the event you required the cover for.



## 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 you have not used the insurance to cover 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](mailto: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](mailto: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](mailto: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](mailto: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](http://www.fscs.org.uk).