





## Where am I covered?

The policy will cover an event taking place within the United Kingdom.



## What are my obligations?

**At point of Application,** You must supply full and correct 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 supply full and correct information to all questions asked. You must also supply any evidence requested by us to support and confirm 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, **Public Liability, Employers Liability & Equipment Cover** all start based on the dates you request from us; usually these are the days which you are setting up and/or taking down the event, as well as the days the event is open to the public. **Cancellation cover** starts on the date you buy the insurance and ends upon the completion of the event you are attending.

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 the event has not already taken place (or you have not attended 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 Provider

Event Insurance Services is authorised and regulated by the Financial Conduct Authority. Registration number 309998.

This insurance is underwritten by Bspoke Underwriting Limited on behalf of Watford Insurance Company Europe Limited who is authorised and regulated by the Gibraltar Financial Conduct Authority. Registration number 310101.

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