

## Important Changes to Policy Terms & Conditions – 1<sup>st</sup> May 2018.

In the event you choose to renew your policy after the 1<sup>st</sup> May 2018 you will be subject to new terms and conditions. We have made some improvements to your policy wording and whilst certain areas have changed, they have been amended to be clearer and these do not affect your coverage.

This document has been designed to help you identify and track the changes which could affect your cover which have been highlighted, as per the below:

### Revised Definitions

**Dangerous Activity, “K”** “The shooting of guns or archery” has replaced the previous activity of “Shooting ranges for guns or archery”

**Event Equipment**, “Any Marquee, staging, portable toilets, plant, machinery, generators, chairs, tables or other ancillary or requested equipment agreed by us in writing. The equipment must be hired, leased, or owned by the **Insured** with evidence that **You** are legally responsible for the items. The items must be used solely for the purposes of the **Event**” **has replaced the previous definition of;**

“**Event Equipment** Any marquee, tent, staging, plant, machinery, generators and ancillary equipment hired, leased or owned by **You** (or by another person on **Your** behalf) solely for the purpose of the **Event** and for which **You** (or such other person) are responsible.”

### New Definitions

#### **Secured location;**

- A place which is enclosed and lockable used to prevent intrusion and protect from harm or loss, and/or;
- A structure protected by professional security personnel or The Insured

#### **Accidental Loss**

Property which **you** have been permanently deprived of its use, as a result of an known accidental incident.

#### **Expenses**

The total of all costs and charges which would have been incurred by **you** in organising, running, and providing services solely for the **event**, had a loss not occurred. Advertising costs can be included, if the benefit of advertising activity can be proven to be solely in respect of the **event**.

**Income**

All monies received or generated by the event, from any source, including but not limited to, ticket sales, sponsorship, food & drink sales

**New General Exclusion**

Unexplained Losses or Damage

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

**New Public Liability Exclusion**

Any liability in respect of damage because of electrical or mechanical breakdown due to mechanical wear and tear and/or lack of maintenance.

Damage occurring because of the cleaning, repairing or restoration of any damaged and/or soiled property.

**New Equipment Cover Exclusion**

Damage caused by electrical or mechanical breakdown, due to mechanical wear and tear and/or lack of maintenance.

**Public Liability Only Claims**

**FOR LIABILITY CLAIMS, PLEASE CONTACT:**  
**Langleys Solicitors LLP**  
**Queens House, Micklegate, York YO1 6WG**  
**Tel: 01904 686790**  
**Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)**

**IMPORTANT**

**YOU SHOULD NOTIFY US IMMEDIATELY IF YOU ARE UNSURE ABOUT OR UNHAPPY ABOUT ANY DETAILS OUTLINED ABOVE. PLEASE CONTACT US ON 01425 470360 OR EMAIL US AT [INFO@EVENTS-INSURANCE.CO.UK](mailto:INFO@EVENTS-INSURANCE.CO.UK) SHOULD YOU WISH TO DISCUSS ANY OF THE CHANGES TO YOUR COVER.**