

# Roll A Dice Insurance Policy Wording



## EVENT INSURANCE SERVICES LTD

### Who are Event Insurance Services Ltd

Event Insurance Services Limited is a specialised intermediary operating within the private and corporate sectors. Our policies provide affordable, reliable insurance, tailored to fit the scale and style of the occasion.

This is our Roll A Dice Insurance Policy, a comprehensive prize indemnity insurance policy for clients organising a roll a dice competition.

This document contains the terms and conditions of the policy. We don't use any small print. All our T's & C's are all the same size. We aim to provide examples and help texts for key pieces of information.

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*Here to Help! – any content within the wording, highlighted in this fashion does not form part of the contract. These notes are here to help you and provide additional information, to make certain sections or phrases easier to understand.*

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## This Insurance...

This insurance is arranged by Event Insurance Services Ltd & 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.

Event Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. **You** can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

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. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

In return for the payment of Your Premium, **We** will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by **Us** and during the period of cover.

### Some Important Telephone numbers for you:

For Sales & Renewals:

01425 470 360

For Customer Services & Queries:

01425 470 360

To make or discuss a Claim:

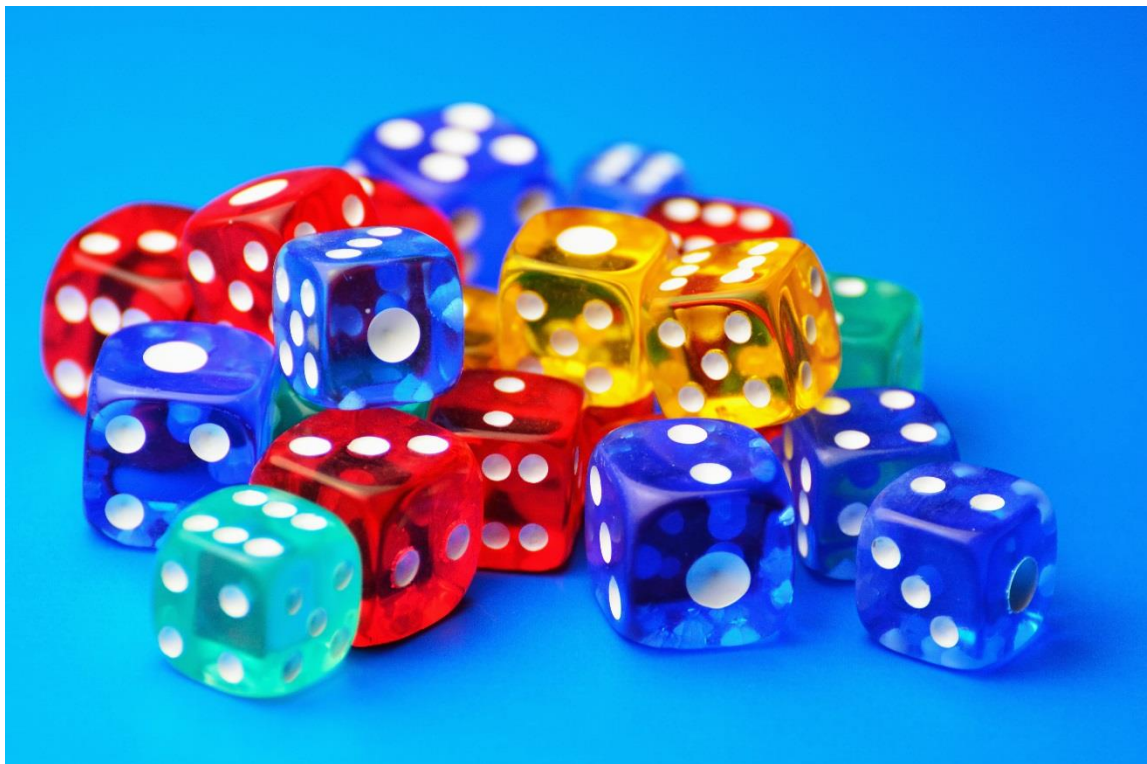
01425 470 360

To make or discuss a Complaint:

01425 470 360

# Table of Contents

How to use this wording.....	4
Important Definitions – What means What .....	6
General Exclusions Applicable to All sections.....	8
Summary of Cover .....	10
Important Information: General Conditions.....	11
Claims: What to Do & Conditions .....	14
What to do if you're not happy .....	17
Regulatory Information .....	18



# HOW TO USE THIS WORDING

Policy terms and conditions can be confusing. We have endeavoured to make it easier by explaining how to use this booklet and where you can find the information you need.

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*“Knowing what you are and aren’t covered for is essential to any insurance policy or quotation”*

*Dan Rose Cert CII, Event Insurance Services Ltd, Company Director*

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## Your Documents

This document should be read in conjunction with two others which you have received with your policy or quotation. These documents form the basis of the contract of the policy. These documents are:

- Your **Policy Certificate** or Your Quotation,
- Your **Statement of Fact**

Your **Policy Certificate** or Your Quote will provide you with important information; it will tell you who we are covering and which of our protections you have taken out, and how much you are covered up to in the **Tournament** of a claim.

When looking at the policy terms and conditions it is important that you check the quote or certificate, so you know which sections you need to read and refer to

Your **Statement of Fact** is your copy of the information you have declared to us. It is this information which we have based our decision to provide you with the insurance or a quotation. It is vital that you make sure the information contained within this document is correct.

## Important Words

In insurance, words or phrases can have special, specific meanings. If something has a special meaning, it is usually because it differs from that of a standard dictionary definition.

These words we highlight in **bold** and have their meanings explained in a glossary, or in some form of help text. The list of special words which we have put together can be found on page 7. Important definitions can affect your policy.

## Where to find what you’re covered for...

When looking at your documents it is important to make sure you know which sections of the wording you need to read.

Our Summary of Cover section outlines what you *are* covered for.

Our policy document lays out our General Exclusions in their own ‘chapter’ before you get down to the ins and outs of each individual section.

Under this type of policy however, it is mostly in the ‘conditions’ section you will see the what are the rules of the policy and in turn, how you need to run your competition.

## Conditions of cover

In the same way there are conditions when it comes to making a claim i.e. what you need to do in the event of a claim; there are also conditions which apply to the purchase of the policy and what you should do leading up to the **Event**.

By taking out the policy, you are agreeing to these conditions, so do make sure you read and understand them. If there are ever any elements of these conditions (known as General Conditions) or the Claim Conditions which you don't understand, do let us know and we can explain them to you.

## What to do if you need to claim

Our claims chapter outlines what you need to do, what information you need to provide us and what our responsibilities are. Common things to be aware of are:

- *Time frames* - how long you must report a claim to us.
- *Evidence* – All claims require a degree of evidence to ensure that the claim is honest and covered under the terms of the policy.

It is always worth reading this so you are prepared should you need to use the policy.

The last thing to be aware of is that **we** do need to be notified of any incident which takes place and could give rise to a claim in the future.

## Regulatory Information

As an authorised and regulated company, we must provide you with details about our regulation, who we are, our contact details and what to do if you are not happy with the coverage in the **Tournament** of a claim. This information is detailed at the end of the policy document.

## What you should do next...

We strongly recommend that You read this Policy and keep it in a safe place.

Your Policy and certificate should be read carefully to ensure that it meets Your requirements. You must take care to provide Us with accurate information which is correct to the best of Your knowledge. Please check all the Policy details carefully, these set out the information You have given Us.

If You think there is a mistake, or You need to make changes, You should notify Us immediately. Failure to provide correct information or inform Us of any changes could adversely affect Your Policy, including invalidating Your Policy or causing claims to be rejected or not fully paid.

It is also Your responsibility to ensure that this Policy satisfies the requirements of the Venue(s) or local council, if applicable.

If, after reading this Policy, this insurance does not meet Your requirements, please return this Policy and Your certificate to Event Insurance Services Ltd within fourteen days of the date of issue, before the **Tournament** Date and providing no claim has been made. Your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14-day cooling off period.

# IMPORTANT DEFINITIONS

**Words or phrases used within this document which have a special meaning.**

From this point on in the wording, if a word is highlighted in bold, it will have a meaning which can be found here.

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*If we have not given a word any special meaning, then you should refer to the Oxford English Dictionary for its meaning as that is what would be referred to if necessary, in the event of any claim.*

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## Dice

Seven die of standard weight and size with a minimum of six sides with only one side per die having a number six printed on it, as supplied by Event Insurance Services Limited only.

## Dice Table

The pre-designated table on which the roll-a-dice competition is to be held.

## Event

The **Event** or **Events** held either indoors, outdoors or under temporary structures as described in the **Certificate** and taking place on the Event Date.

## Geographical Limits

Anywhere in Great Britain, Northern Ireland, The Channel Islands, and the Isle of Man.

## Maximum Prize Fund

The maximum amount payable under **Your Policy** which shall not exceed an amount equal to two **Prize Funds** recorded on the **Certificate**.

## Official Record

The cumulative record of all **Rolls** including the name and age of each **Participant** and the number of **Rolls** each **Participant** has purchased and played.

## Official Witnesses

An **Official Witness** must be an independent, non-participant over the age of 21, appointed by the Insured and accepted and stated on the **Certificate**, who is positioned adjacent to the **Prize Hole** Green throughout the **Event**.

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*The crucial element is that the Official Witness needs to be independent. Remember independent from you the insured, and from any of the participants.*

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## Participant(s)

A **Participant** is any individual entered and playing in the Insured **Tournament**, excluding course and tour professionals and must complete the entire round of golf and complete the scorecard.

## Period of Insurance

The period listed on the **Policy Certificate** as the date of the **Tournament**.

## Policy

The insurance cover outlined in this document, the **Policy Certificate**, and **Statement of Fact**.

### Policy Certificate

A document which provides **You** with your proof of insurance. It details the types and levels of cover **You** have purchased and summarises key details about the **Tournament**.

### Prize Fund

The maximum amount payable under Your Policy which shall not exceed the **Prize Fund** declared to Insurers and stated on the Certificate.

### Re-instatement

The provision of a second **Prize Fund** during the **Event**.

### Roll

The throw in a single action of the **Dice**.

### Statement of Fact

**Your** responses to our fact finding, and the declaration on which **We** have based **Our** decision to offer you insurance. Information on this document which is either inaccurate, incorrect, or out-of-date could invalidate your insurance or lead to a claim not being fully paid.

### Venue

The location or locations where the **Tournament** is to be held which appears in the **Statement of Fact**.

### We, Us, Our, Insurers

UK General Insurance Ltd and/or Event Insurance Services Ltd on behalf of Great Lakes Insurance SE.

### You, Your, Insured

The person or persons, members club, organisation or company listed on the certificate as Name of the Insured.





# GENERAL EXCLUSIONS

These are things which are **not** covered under this Policy and apply to every Section of cover We offer.

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*It is important that You read these, as well as the exclusions which apply just to the sections which you have cover for. You can always check which Sections you are and aren't covered for on you Policy Certificate.*

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## 1. Radiation

Any direct or indirect consequence of:

Irradiation, or contamination by nuclear material; or

The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter; or

Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

## 2. War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

## 3. Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

## 4. Deliberate Acts

Loss or Damage caused intentionally by **You**, or by anyone working on **Your** behalf.

## 6. Existing Damage

Loss or Damage occurring prior to the commencement of **Your** insurance cover.

## 7. Sonic Pressure

Loss or Damage from pressure waves caused by aircraft or other flying devices travelling at sonic or supersonic speeds.

## 8. Secondary Losses

**We** do not cover any additional or supplementary losses as the result of any claim under this **policy**.

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*Secondary Losses are also known as "Consequential Losses" in insurance jargon. Examples of Secondary Losses could be a loss of earnings following a damaged item or venue. It could be the cost of phone calls made following the theft of a phone.*

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## 9. Wear and Tear

Loss or damage because of naturally occurring wear, aging, rusting or corrosion, wet or dry rot, fungus or anything which causes damage over time.

## 10. Domestic Pets

Loss, damage or **Bodily Injury** caused by domestic pets, insects or vermin.

## 11. Electronic Data

Any consequence, however caused, including but not limited to a computer virus resulting in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this **Policy**, electronic data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this **Policy**, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

## 12. Unexplained Losses or Damage

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

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*An example of an unexplained damage would be where, an item is damaged at a venue, however neither you or the venue are unable to prove how, when, or why the damage happened, or who caused it.*

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## 13. Recoverable Losses

Any sums recoverable from any other source.

## 14. Contractual Disputes

Disputes, arguments or contractual breaches between **You** and **Your Tournament** suppliers or **Your Official Witness**.

## 15. Voluntary Losses

Property or costs which **You** are not legally responsible for.

## SUMMARY OF COVER

The Policy Certificate will state what level of cover we have provided.

### WHAT IS COVERED

We agree to pay **You** for the benefit of the **Participant(s)** of the **Event** an amount up to the **Prize Fund** stated on the **Policy Certificate** if any **Participant(s)** Roll the **Dice** on the **Dice Table** and have the **Dice** come to rest with seven (7) sixes facing upwards.

Where **You** have selected the **Re-instatement** option and the **Certificate** confirms cover as including **Re-instatement** of the **Prize Fund** the **Policy** will pay up to the **Maximum Prize Fund**.

The payment of the **Prize Fund** shall be subject to the full compliance with the following terms and conditions of the **Policy** and the rules of the **Event**.

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*This is a Prize Indemnity policy, we are not covering any liability related problems i.e. injuries or property damage. We do offer those covers, but under a separate policy for Sporting Events.*

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## IMPORTANT CONDITIONS

**These conditions of cover apply to this Policy. You must comply with the conditions to have the full benefit of the Policy.**

### Conditions Precedent to the Policy

Where **We** use the term “condition precedent” it has a special meaning. If **You** do not comply with the condition precedent **You** will not be covered, and **We** will not make any payment in respect of a claim.

The headings above each condition are to help **You** identify each separate condition.

All the conditions outlined in this section are Conditions Precedent.

### Before the Event

Premiums are based upon the number of **Dice Roll(s)** and the **Prize Fund** selected for the **Event**. **You** must ensure that the details stated on the **Certificate** are correct to have a valid **Policy**.

Unless otherwise agreed by **Us** in writing prior to the **Event** **You** need to have made provision for the **Dice** to be provided by Event Insurance Services Ltd.

### During the Tournament

- A. Only one **Dice Table** and one set of **Dice** may be in play at any one time.
- B. The number of **Dice Roll(s)** must be recorded by an **Official Witness** and should not exceed the number stated on the **Certificate**.
- C. Each **Dice Roll** must be videotaped. It is **Your** responsibility to ensure that all video equipment used is in working order. The individual operating the video camera must first record the surface of the **Dice Table** and the result of each of the **Dice** must be clearly shown on the video as they come to rest.
- D. Once the **Roll** of the **Dice** has taken place, no one may touch the **Dice** until the camera clearly shows the face of each of the **Dice**.
- E. Once all the **Dice** come to a rest on the playing surface, all **Dice** must lie flat. If any die is leaning in any manner, the **Roll** must be disqualified and all **Dice** must be thrown again.
- F. If any **Participant** inadvertently drops or tosses a die as they are preparing to **Roll** the **Dice**, the dropped die will be acknowledged as part of the **Participant's Roll**. The results of the inadvertently dropped or tossed die will count as if the die was rolled normally. In this case, the remaining **Dice** must be tossed to complete the attempt.

### General Terms

- A. The **Policy** is issued to **You** for the sole purpose of prize fulfilment to a **Participant** of the **Event** for the **Roll** of seven (7) sixes on the **Dice Table**.

- B. A single **Participant** may purchase more than one **Roll** attempt; however there may be no more than one **Dice Roll** attempt per payment. The period of **Event** will not exceed the date(s) and time(s) specified in the **Certificate**, irrespective of the number of **Roll(s)** taken.
- C. The liability of the **Insurer** will be limited to the **Prize Fund** stated on the **Certificate** payable to the **Participant** who **Roll(s)** seven (7) sixes on the **Dice Table** during the **Event**, provided that **You** have complied with the terms and conditions of this **Policy** and the **Participant** has complied with the promotional rules of the **Event**.
- D. This **Policy** is null and void unless the premium has been received by Event Insurance Services Ltd prior to the commencement date of the **Event**.
- E. The official promotion rules will form part of the **Policy** and shall remain in their entirety during the **Period of Insurance**. In the event that the actual conditions of the promotion are materially different from those represented by **You**, this **Policy** shall be null and void and any **Prize Fund** forfeited unless such changes are made with the express written consent of Event Insurance Services Ltd.
- F. The **Insurer** and Event Insurance Services Ltd are not party to the promotion or conduct of the promotion or **Event** and **You** shall indemnify the **Insurer** for any claims made because of the mis-representation of the promotion and or **Event** by **You** or anyone connected with the promotion of the **Event**.
- G. The prize fulfillment is limited to the reimbursement of the specified **Prize Fund** for a **Participant** who **Roll(s)** seven(7) sixes.
- H. **Re-instatement** of the **Prize Fund** will only apply once during the **Event** subject to the prior payment of the additional premium.
- I. The **Certificate**, **Statement of Fact** and, where applicable, the proposal form are incorporated in and form part of the **Policy**.

## Change Of Risk or Interest

The **Policy** was agreed based upon information contained within the **Statement of Fact** and that **You** have an insurable interest in the **Tournament**.

The **Policy** may become void and cease to be in effect if **you** do not contact **us** in relation to one of the circumstances below,

- A. **Your** Interest in the **Tournament** ends,
- B. The **Insured (You)** is being wound up, carried on by a liquidator, or permanently discontinued.
- C. any alteration be made either in the **Tournament** or at the **Venue** or in any property therein or in any other circumstances whereby the risk is increased.
- D. if any information on the **Statement of Fact** is incorrect or has changed between when the policy was issued and the date cover is due to start.

**You** can contact **Us** via the phone on 01425 470360 or via email by sending it [info@events-insurance.co.uk](mailto:info@events-insurance.co.uk)  
If **You** need to notify us of a change of risk.

## Policy Cancellation Details

Insurance policies can be cancelled by **You** and on occasion by **Us**. The information below will detail **Your** rights and **ours** when it comes to cancelling a **policy**.

### If **You** choose to cancel...

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to the administrator/**Your** agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **Your** administrator / agent will then refund **Your** premium in full.

If **You** wish to cancel **Your** Policy after 14 days, **You** may not be entitled to any return of premium. If **We** do offer a refund, **You** would be subject to a £25 administration fee taken from any return of premium **We** offer.

### Acceptance of Risks

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so.

### If **We** choose to cancel...

...this **Policy** a cancellation letter will be sent to you at **Your** last known address and via email to the email address **We** have on file.

Valid reasons may include but are not limited to:

- A. Where **we** reasonably suspect fraud,
- B. Non-payment of premium,
- C. Threatening and abusive behaviour,
- D. Non-compliance with policy terms and conditions,
- E. **You** have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure, **We** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **You** provided **Us** with incomplete or inaccurate information, which may result in **Your** policy being cancelled from the date **You** originally took it out.

If **We** cancel the **Policy** and/or any additional covers **You** will receive a refund of any premiums **You** have paid for the cancelled cover, less a proportionate deduction for the time **We** have provided cover, unless the reason for cancellation is fraud and/or misrepresentation **We** are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012 or the Insurance Act 2015.

## Choice of Law

Unless some other law is agreed in writing, English law governs this **Policy**. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **Your** address provided on the **Statement of Fact** is situated.

## Contracts (Rights of Third Parties) Act 1999.

A person or company who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **Policy** but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

# CLAIMS

This section details not only how to make a claim, but also conditions which apply to the policy relating to claims.

## How to make a claim

Please contact Event Insurance Services Ltd using the details below:

Write to: Event Insurance Services Ltd Claims Services, FREEPOST, Ringwood, Hants BH24 1AJ

Or call via 01425 470 360

Or send an email to [info@events-insurance.co.uk](mailto:info@events-insurance.co.uk)

Event Insurance Services Ltd are open 9am to 5pm, Monday to Friday.

**Your** claim will be handled promptly and by experienced claim handling staff. Event Insurance Services Ltd operates an in-house claims service, committed to meeting **Your** expectations if a claim must be made and ensures the highest standards are maintained.

After **Your** initial contact to **Us**, they will advise **You** on what information may be required and what the next steps will be.

For **Your** information, UK General Insurance Ltd is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## Conditional applicable to the claims process

As with the other conditions applicable to the policy, make sure you read and are happy with these because they form part of the contract of insurance along with the conditions in the previous chapter.

### In the Event of seven sixes being rolled...

In the event of seven (7) sixes being rolled **You** must do the following:

- A. Provide evidence to Event Insurance Services Ltd as proof of a claim in the form prescribed by the **Insurer** in the form of:
  - i. a statement from the **Participant** achieving seven (7) sixes;
  - ii. a statement from the **Official Witness(es)**;
  - iii. video footage of the **Roll** and statement(s) of the **Official Witness(es)** present during the **Event** where prior permission was obtained from Event Insurance Services Ltd;
  - iv. a copy of the **Official Record** of **Rolls** made in the competition.
- B. Tell Event Insurance Services Ltd on **Our** behalf on 01425 470360 within 7 days of the date of the incident and give **Us** all the assistance **We** may reasonably require;
- C. Supply at **Your** expense full details of the claim in writing to Event Insurance Services Ltd, Event House, 2-A Headlands Business Park, Ringwood, Hants BH24 3PB and include any supporting evidence and information that **We** require.

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*The above conditions act like exclusions, in as much, as failing to adhere to them, would cause the policy to not respond. They are specific to our Prize Indemnity policies.*

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## Actions by the Insured

It is a condition of the **policy** and the liability provided by **us** that **you** shall:

- A. Immediately notify **Us** of any incident which could result in a claim under this **policy**;
- B. Immediately notify **Us** of a claim with and deliver to **Us** (at **Your** expense) any evidence as may be necessary for **Us**, and, if required, a statutory declaration of the truth of the claim and any connected or related matters,
- C. Notification, to **Us** of a claim must be given within:
  - i. 7 days of the **Tournament** giving rise to the claim, in the case of loss, destruction, damage, accident or injury caused by riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons;
  - ii. 30 days of the **Tournament** giving rise to the claim in the case of any other claim, or such further time as **We** may allow; and notwithstanding items b i to ii above, the **Insured** shall immediately forward any claim by a third party or notice of any proceedings or any other correspondence and information received by the **Insured** relating to such claim on receipt;
- D. Give immediate notification to the police for the following types of incidents:
  - i. Vandalism,
  - ii. Theft or attempted theft,
  - iii. Loss of money by any cause in relation to the **Tournament** and this **policy**,
  - iv. And provide police reports, to provide police reports for all losses arising from theft or attempted theft. for all losses arising from theft or attempted theft.
- E. Make no admission of liability, offer, promise or payment without **Our** written consent;
- F. Inform **Us** immediately of any impending prosecution, inquest or fatal accident enquiry or civil proceedings and send to **us** immediately every relevant document,
- G. Provide **us** with books of account, health & safety documentation or any other information which may be necessary for **Us** to investigate or verify the claim,
- H. Take all steps to recover lost property and otherwise minimise the claim,
- I. supply a minimum of two quotes for repair or replacement of any damaged property or equipment from two independent companies.

## Claims Enquiries

**You** must take reasonable care to:

- A. supply accurate and complete answers to all the questions **Your** agent may ask as part of **Your** application for cover under the policy
- B. to make sure that all information supplied as part of **Your** application for cover is true and correct
- C. tell **Your** agent of any changes to the answers **You** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy. If any information **You** provide is not accurate and complete, this may mean **Your policy** is invalid and that it does not operate in the **Tournament** of a claim or **We** may not pay any claim in full.

If **You** become aware that information **You** have given **Your** agent is inaccurate or has changed, **You** must inform them as soon as possible.

## Fraud and Fraudulent Claims

**You** must not act in a fraudulent way. If **You** or anyone acting for **you**:



- A. fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your policy**;
- B. fails to reveal or hides a fact likely to influence the cover **We** provide;
- C. makes a statement to **Us** or anyone acting on **our** behalf, knowing the statement to be false;
- D. sends **Us** or anyone acting on our behalf a document, knowing the document to be forged or false;
- E. makes a claim under the **policy**, knowing the claim to be false or fraudulent in any way;
- F. makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- G. If **Your** claim is in any way dishonest or exaggerated,

**We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your Policy** immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against **You** and inform the appropriate authorities.

### Conditions precedent

Every condition precedent to which this **Policy** or any section or item thereof is, or may be, made subject shall, from the time the condition precedent attaches, apply and continue to be in force during the whole currency of this **Policy**. Non-compliance with any such condition precedent shall be a bar to any claim under the relevant section(s) of this **Policy**, where the subject matter of the claim was caused by the non-compliance or to the extent that the non-compliance increased it.

### Subrogation

On receipt of a notification of a claim, **We** may do the following:

- a) Enter any building following loss or damage
- b) Negotiate, defend, or settle any claim made against **You**
- c) Prosecute in **Your** name for **Our** benefit, any other person in respect of any claim **We** may have to pay
- d) Appoint a loss adjuster to handle the claim on **Our** behalf
- e) Arrange to repair the damage to the Building and/or any other property or item and handle any salvage appropriately.

### Other insurances

If **You** have any other insurance which covers the same loss, damage or liability, **We** will only pay **Our** proportionate share of any claim.

### Arbitration

A dispute between **You** and **Us** may arise, which may be referred to an arbitrator, who shall be either a solicitor or a barrister who **You** and **We** agree on in writing. If an arbitrator cannot be agreed then an arbitrator will be appointed by the authorised body identified in the current arbitration legislation. The decision of the arbitration shall be final and binding on both parties and he or she will decide who should pay the costs of the arbitration. If costs are awarded against **You**, they are not covered under this policy. This arbitration condition does not affect **Your** rights to take separate legal action.

If a disputed claim is not referred to arbitration within 12 months of **Your** claim being turned down, **We** will treat the claim as abandoned.

## WHAT TO DO IF YOU'RE NOT HAPPY

We always aim to provide the highest possible standards of service, and we welcome all feedback from our customers.

### Our track record

Event Insurance Services is signed up to Trust Pilot; an independent, online review website.

We are really pleased to be able to say that we have an excellent response from our clients, with almost 2,000 reviews.

We have a rating of 9.5 out of ten; with 85% of our clients giving us five stars.

### How to complain

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:

Please contact **Your** agent who arranged the Insurance on **Your** behalf.

If **Your** complaint about the sale of **Your Policy** cannot be resolved by the end of the next working day, **Your** agent will pass it to:

**Event Insurance Services Ltd, FREEPOST Ringwood Hants BH24 1AJ**

**Tel: 01425 470360 (9.00am – 5.00pm Monday – Friday)**

**Email: [info@events-insurance.co.uk](mailto:info@events-insurance.co.uk).**

If **You** did not use an agent, please contact Event Insurance Services Ltd directly, using the details above.

In all correspondence please state that **Your** insurance is provided by UK General Insurance Limited and quote scheme reference **06679A**.

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 less than £2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

**The Financial Ombudsman Service Exchange Tower London E14 9SR**

**Tel: 0300 123 9 123**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local authority Trading Standards Service or Citizens Advice Bureau.

### Compensation Scheme

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

**You** may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **You** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

## IMPORTANT AND REGULATORY INFORMATION

### The Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- A. supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy
- B. to make sure that all information supplied as part of your application for cover is true and correct
- C. tell us of any changes to the answers you have given as soon as possible.

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or we may not pay any claim in full.

### Instalments & Consumer Credit Agreements

Neither Event Insurance Services Ltd or UK General Ltd offer any form of instalment facility for the payment of this **Policy**.

## UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as “we/us/our” in this notice. Our data controller registration number issued by the Information Commissioner’s Officer is Z7739575

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as “you/your” in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

### Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

### What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

#### [UK General's full privacy notice](#)

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

#### Claims & Underwriting Exchange Register

In relation to the Data Protection Act 1998, please be aware **We** may use **Your** personal information to prevent crime. In order to prevent crime, **We** may share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **Your** personal information to the operators of these registers, including but not limited to information relating to **Your** Insurance **Policy** and any incident (such as an accident, theft, or loss) to the operators of these registers.

