

# Event Insurance Policy Summary

This document provides important facts about your Event Insurance Policy. This summary does not describe all the terms and conditions of your full policy.

Your policy and summary 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. If you have any further questions, please contact us directly.

**NIG policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.**

## ABOUT YOUR COVER

Features and benefits included	Significant exclusions or limitations
<b>Public Liability</b> Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of and in connection with the event.	The first £250 of each and every claim, unless stated otherwise in the schedule of insurance. Damage to flooring and the ground at the venue. Third party property damage and/or bodily injury to or death, illness or disease of any person caused by or arising from a dangerous activity. Any wilful or malicious act, or any act of vandalism resulting in damage at or to the venue. Loss of or damage to property belonging to or held in trust by or in the custody or control of the insured (but this exclusion shall not apply to employees' effects). The erection or dismantling of any staging, marquees, spectator stand or seating of temporary or portable design or construction or temporary structures of any kind.



**ADDITIONAL COVER**

The following cover is only applicable if you have chosen to add it to your policy and it is listed in the schedule.

Additional cover	Significant exclusions or limitations
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**Employer's liability**

Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of anyone you employ at an event including temporary staff, volunteers or helpers, whether paid or unpaid.

Any liability in respect of a Road Traffic Accident (RTA) risk

**Event equipment**

Provides cover for the loss of, or damage to equipment that you are responsible for during, and in association with your event.

The first £250 of each and every claim, unless stated otherwise in the schedule of insurance.

Loss or damage caused by the defective erection, use or dismantlement of any staging, marquees or temporary structures.

Theft or attempted theft unless there is evidence of violent, visible and forcible entry thereto.

Loss or theft from unattended vehicles.

Any wilful or malicious act, or any act of vandalism.

Mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes), whether owned, borrowed or hired.

**Cancellation, abandonment or postponement**

Cancellation provides cover for your irrecoverable costs incurred as a result of the unavoidable cancellation, abandonment or postponement of the event for reasons beyond your control.

Circumstances likely to cause cancellation, abandonment or postponement of the event, which were known to you prior to the commencement of the insurance.

Cancellation of an event following the death, injury or illness of any party over the age of 75 years unless agreed by us.

The failure of any supplier where booking arrangements are not confirmed in writing.

Any contractual breach by you.

Claims arising directly or indirectly from inclement or adverse weather.

We will not cover any claims directly or indirectly caused through war, terrorism, invasion, or civil war.



**Additional cover**

**Significant exclusions or limitations**

**Adverse weather**

Provides cover for your irrecoverable costs incurred as a result of the unavoidable cancellation, abandonment or postponement of the event due to adverse weather conditions.

Adverse weather conditions if cover is taken out less than 14 days prior to the event date.

**This document is a summary of the cover provided by your Event Insurance policy. Full terms and conditions can be found in the policy wording which is available on request or can be viewed online or downloaded at:**

**[www.events-insurance.co.uk](http://www.events-insurance.co.uk)**

**PLEASE REVIEW AND UPDATE YOUR COVER PERIODICALLY TO ENSURE IT REMAINS ADEQUATE.**

**YOU MUST TAKE CARE TO PROVIDE US WITH ACCURATE INFORMATION AND YOU SHOULD NOTIFY US IMMEDIATELY IF ANYTHING IS INCORRECT OR IF YOU ARE UNSURE ABOUT ANY DETAILS.**

#### **CANCELLATION RIGHTS**

You may cancel your policy within 14 days of the date of issue, before the event date and provided no claim has been made, if for any reason you are dissatisfied or the policy does not meet your requirements.

#### **MAKING A CLAIM**

If you have a claim, please telephone us on **01425 470360** as soon as possible to tell us about it.

#### **HOW TO MAKE A COMPLAINT**

##### Making Your Complaint

The majority of complaints can be resolved quickly and satisfactorily by the department you are dealing with.

If your complaint relates to your policy, please contact the agent where it was bought or contact Event Insurance Services.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If Event Insurance Services is unable to resolve your complaint then they will refer it to NIG.

**The Chief Executive  
NIG  
Churchill Court,  
Westmoreland Road,  
Bromley  
BR1 1DP**

When you make contact please tell us the following information:

- **Your name, address and postcode, telephone number and e-mail address (if you have one).**
- **Your policy and/or claim number, and the type of policy you hold.**
- **The name of your insurance agent/firm (if applicable).**
- **The reason for your complaint.**

Telephone contact is often the most effective way to resolve complaints quickly.

Any written correspondence should be headed '**COMPLAINT**' and you may include copies of supporting material.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

**Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Tel: 0800 023 4567 or 0300 123 9123**

#### **COMPENSATION SCHEME**

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [www.fca.org.uk](http://www.fca.org.uk), or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

**event insurance services**  
*Your occasion. Our priority.*

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