



Legal Risk in Events



INSURANCE RESPONSE

Event Assured Liability

Annual and short period liability insurance for event organisers

THE RISKS

We live in an increasingly litigious society. People are more aware of their legal rights, and are more willing and more able to resort to legal action to obtain redress for injury, loss or damage caused by another party.

The cost of losing continues to rise. Reforms to the legal system and a claimant-friendly legal environment mean that awards for personal injury continue to rise. Ironically, the biggest potential claims are still from damage to property, although the potential for conflagration involving both property and people cannot be dismissed.

Every person who slips or trips over at your event is a potential claimant. Every item of equipment or property coming on site carries the risk of being damaged. Who pays if you are liable for serious damage to the venue?

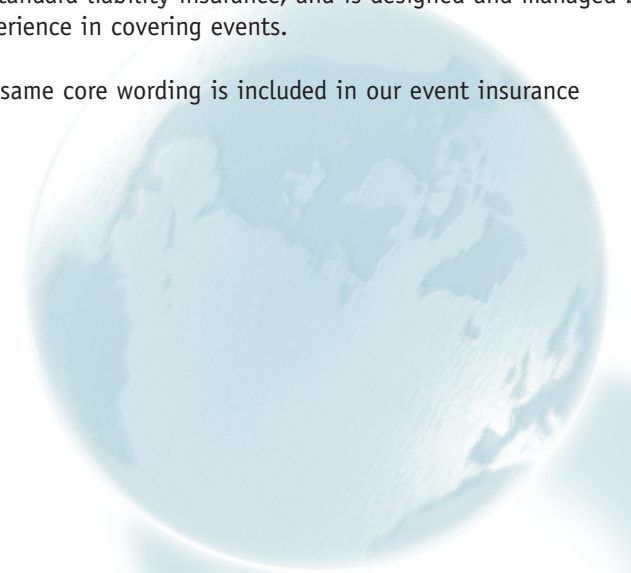
Everyone in business needs liability insurance - the events sector is no exception. Whether your event is a breakfast meeting or an international convention or festival, there are risks.

THE ANSWER - EVENT ASSURED LIABILITY

Most general insurers do not provide cover for event organisers, and if they do this is likely to be an adapted general liability insurance, rather than one developed specifically for the needs of people who organise events.

So we developed **Event Assured Liability** to do just that – it includes cover extensions which are simply not included in a standard liability insurance, and is designed and managed by us for the benefit of the clients we serve. Our underwriters are leading specialist underwriters at Lloyd's with decades of experience in covering events.

Event Assured Liability is available on an annual basis or for single events (or groups of events) as a stand alone cover. The same core wording is included in our event insurance products – Event Assured Conference & Exhibition, Convention and Exhibitor – adapted as appropriate.



SUMMARY OF COVER

Cover is provided for legal liability for:

- Damages
- Claimants costs and expenses
- Costs and expenses incurred by underwriters or with their consent.

and which arises in connection with the event(s) (or your business under the annual policy)

Cover includes

- Indemnity to directors and employees
- If you are an Association, club or committee, cover for your officers and members for the time being in connection with the Event
- Contractual liability and indemnity to Principal
- Indemnity to Venue owners or operators
- Court attendance expenses
- Health & Safety at Work Act legal defence costs (also applies to equivalent legislation in Europe)
- Manslaughter and Corporate Homicide legal defence costs up to £1m.

Employers Liability

- This covers your legal liability for death injury or disease suffered by any Employee. The term Employee includes any person under a formal or casual contract to work for You, including any
 - o Temporary employees (paid or unpaid)
 - o Labour master or labour only sub-contractor or person supplied or employed by them
 - o Self-employed persons
 - o Person hired to or borrowed by You
 - o Person undertaking study or work experience or youth training scheme
 - o Voluntary or unpaid persons
- **Importantly, cover is available Europe-wide** in respect of any person while working for You in connection with the event/Your business and employed under a contract of employment entered into or effected within the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland. **We do not restrict this to UK only.**

- Cover includes
 - o Unsatisfied Court Judgements extension for UK & Eire
 - o Overseas Contingent Employer's Liability cover is included where legally required outside Europe, but only in excess of any cover arranged to meet local requirements. You should check local legislation to see whether You are required to arrange any compulsory liability or Workmen's Compensation insurance locally in the country where the people are employed.
- The Maximum Payable under this section is £10,000,000 any one Occurrence inclusive of costs and expenses. Liability arising from terrorism or asbestos is excluded other than the legal minimum cover in the UK – currently £5,000,000 any one occurrence.

Public and Products Liability

This covers your legal liability to third parties for Accidental

- Personal Injury – death, bodily injury, illness, disease and other wrongs including false detention, false imprisonment, and wrongful eviction
- Property Damage
- Obstruction, physical loss of amenities, trespass, nuisance or interference with any right of way light air or water.
- Cover includes:
 - o Food and drink supplied at Events
 - o Liability for damage to Venues
 - o Motor contingent liability (non owned vehicles)
 - o Car parks liability
 - o Movement of obstructing vehicles
 - o Sudden and unintended pollution
 - o Consumer Protection Act legal defence costs (also applies to equivalent legislation in Europe)
 - o Data Protection Act 1984 liability
 - o Cross liabilities
- In addition, the annual policy includes:
 - o Products liability (provided you are not manufacturing and retain rights against suppliers and manufacturers)
 - o Defective Premises Act liability
 - o Liability for Damage to leased premises
- You can choose your maximum payable sum - £1 million, £2 million, £5 million or £10 million, with higher limits available if required.

MAIN EXCLUSIONS

- Nuclear Risks
- War and Allied Risks
- Any legal action in USA or Canada (although it does not exclude events taking place in these countries)
- Penalties, fines, punitive or exemplary damages or multiplied damages
- Libel, slander or defamation
- Employment disputes issues, error or omissions relating to the provision of employee benefits

Under Employer's Liability

- o Where the Employee (other than a driver) is carried in or on a vehicle or is getting in or out of a vehicle where such Injury arises from the operation of the vehicle by You within road traffic laws requiring compulsory insurance or security.
- o Any person employed under a contract entered into or effected outside the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland
- o Offshore work

Under Public and Products Liability

- Property Damage to property belonging to or occupied by You or in Your care, custody or control other than
 - o the personal effects of Employees or visitors to the Event
 - o Venues
- Personal Injury or Property Damage caused by deliberate acts with disregard to the consequences or as the result of the application of tools or work being done on property or the Venue
- Damage to soft ground
- The ownership, possession, use or operation of mechanically propelled vehicles in circumstances where compulsory insurance is required
- Craft designed to travel in or through air, space or water other than:
 - o non commercial handcraft or sailing craft on inland waters
 - o where they are used or operated as part of a display or exhibition,
- For short period event liability insurance – Products liability other than food and drink supplied at the Event

- For annual liability insurance:
 - o Aviation or marine Products
 - o Products exported with Your knowledge to USA or Canada other than food and drink supplied at an Event
- The use or application of any cosmetics, therapy or treatment
- Actual or alleged sexual molestation, physical or mental abuse, assault or battery
- Unless agreed by Us - the use or provision of any bouncy castles, inflatable, slides or rides (mechanical or otherwise) except where such are provided by bona fide contractors who have provided You with evidence of current public liability insurance which covers the activity, and which indemnifies You as principal.
- Professional services or advice given for a fee (this is a professional indemnity risk)
- Pollution except as covered under Sudden and Unintended Pollution Extension
- The Property Damage excess shown in the Cover Details
- Liability assumed under contract which would not have attached in the absence of such contract unless We have conduct and control of any claim
- Asbestos
- Terrorism
- Communicable diseases which lead to quarantine or restriction in movement of people or animals or the issue of travel advisory warnings



WHO ARE THE UNDERWRITERS?

This insurance is underwritten by Beazley Syndicates at Lloyd's – world-leading underwriters with decades of experience in the events sector.

WHO ARE WE?



- Event Assured is a trading style of Applewell Ltd. We also trade as Applewell Insurance Brokers
- We are independent insurance brokers authorised and regulated by the Financial Services Authority
- Established in 1990, we are specialists in the events and travel sectors including incentive travel, corporate events, exhibitions, conferences, meetings and special events
- We are members of the major event industry trade associations including Eventia, AEO, MIA, ACE, NOEA, BNC, ISES and TESA.



OTHER SERVICES FROM EVENT ASSURED

Please ask for brochures on our other services, which include:

- Event Insurance – world-leading plain English wordings and computerised documentation means we can deliver straightforward better cover, faster service and lower rates
- High quality travel insurance facilities for organisers and clients with amazingly easy computerised administration
- Special office insurance for professional event organisers which dovetails with our liability insurance products
- Bonds and other travel financial security products for ATOL, IATA, ABTA, Package Travel Regulations
- Scheduled and charter airline and supplier failure insurance.

We are highly qualified and experienced commercial insurance brokers offering a full range of general commercial insurance services.

HOW TO ARRANGE COVER OR GET ADVICE

Event Assured insurance policies are generally available to companies and other commercial customers throughout the European Union, Channel Islands, Iceland, Monaco, Norway, and various countries outside Europe. If you are outside Europe, please check with us before completing an application form.

Proposal forms in Word and/or pdf format are available from our web site www.event-assured.com or on request.

Contact Brian Kirsch, Rob Bentley, Amanda Bateman or Ann Latchford at:

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