



What can
Event Assured
do for
associations
& charities?

**Specialist insurance services
for associations & charities**

Event
Assured® Your event, our risk

We have been working with event organisers over three decades

Our close relationship with organisers has given us unique insights into the risks in association and charity events of every kind.

This has enabled us to develop solutions which specifically meet the needs of event organisers – more so than any other insurance provider.

Our range includes covers and extensions not available from other providers – ideas developed with professional organisers and their clients.



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Market-leading event insurance

Even if you only organise one event a year, disruption can lead to cancellation or abandonment of the event, and cost your organisation dearly – leading to lost income or at the very least wasted expenditure. This is where event insurance comes in.

We offer cover in the three main areas of risk affecting events - Cancellation/Disruption, Property Damage, and Liabilities, but there are three key differences which separate us from our competitors. We give:

- **BETTER VALUE**

We lead the way in delivering better value to clients. For like-for-like cover, we are rarely beaten on price.

- **INSURANCE WHICH MEETS YOUR NEEDS**

We help our clients to think about the risks they face in staging events – it's better to do this than find out after the event that you could have insured a cause of loss. This means we can tailor the insurance to meet your precise needs for each event you organise. Key features of our approach include:

- o Policies are written in Plain English, and we speak in Plain English
- o We give advice based on experience over three decades in the events industries and five decades in insurance
- o We can cover events being held almost anywhere in the world
- o Massive capacity – we can rapidly cover events with Revenue/Expenditure up to £10,000,000. Cover for larger events takes just a little longer
- o Underwritten by quality underwriters in Lloyd's
- o Bespoke office systems enable us to deliver better cover, faster and at lower cost
- o Helpful and highly experienced personnel are here to serve your needs
- o 24/7 call numbers for claims emergencies.

- **QUALITY POLICY WORDINGS WHICH PROVIDE WIDER COVER – FOR REAL PEACE OF MIND**

With any insurance, the key to how your claim gets paid is in the detail of the policy wording and the Event Assured range has been designed to be the best on the market. Here are just a few of the unique features and extensions:

- o Broad definition of Disruption – if it is not specifically excluded, then it's covered
- o Wider and higher free terrorism cover including terrorism at the venue without time restriction
- o Terrorism cover included under “all risks” Property Damage section
- o National mourning cover for events in UK and Europe without additional charge
- o No inner limits. On the contrary, “Extra Cover” © provides for sums above the budget in case you exhaust your cover but still have various additional costs to pay
- o No deductibles on event insurance cover #
- o Our event liability insurance is based on the same quality core wording as our annual liability insurance. Cover applies throughout the period of insurance until breakdown or final return to base
- o Employer's liability cover operates Europe-wide. Contingent employer's liability cover outside Europe
- o Extensions available to cover those risks special to your event including:
 - o Reduced Attendance leading to loss of gate receipts
 - o Reduction in attendance below a critical level making the event not viable or leading to demands for refunds from exhibitors and others
 - o Cover for exhibitors prevented from getting to the event
 - o Non appearance – Key Featured Persons – individuals, groups or categories of key people
 - o Terrorism or the threat of terrorism – a wide range of options is available beyond the free cover including closure of airspace
 - o National or court mourning beyond the free cover
 - o Adverse weather affecting events (or parts of events) taking place outdoors or in temporary structures

and more – if it isn't standard, then we seek a solution.

In countries subject to severe winter weather Reduced Attendance claims are payable once the loss exceeds a certain figure, otherwise no deductible applies.

Event Assured Liability – combined liability insurance for events

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

So we developed **Event Assured Liability** to cover events. It includes cover extensions which are not available in a standard liability insurance.

Event Assured Liability is available on an annual basis or for single events (or groups of events) as a stand alone cover. It includes key features designed to deal with the special needs of events worldwide including:

- Public Liability up to £25 million
- Employer's Liability £10 million
- 3 currency options - £, € and \$
- High quality wordings designed for events
- Annual policy designed to cover the whole business for the year, including important annual policy extensions
- Europe-wide employer's liability cover
- Liability for damage to venues
- Indemnity to Principals and Venues.



Event Assured Office - dovetails with your liability insurance

Most general insurers offer office insurance packages, but these usually include employer's and public liability insurance by default, with no option to delete those sections. Most of these packages are designed for static office risks, and not for events. For this reason we usually recommend that event organisers take out one of our separate liability insurances.

To make this possible we devised ***Event Assured Office***, which provides a choice of cover under the usual office insurance headings, other than liabilities:

- Property Damage
- All Risks
- Business Interruption
- Money
- Fidelity Guarantee
- Legal Expenses
- Terrorism

A straightforward way to arrange the key office covers without duplication of liability insurance.



The world's first multi currency full cycle web site for quality event insurance.

If you know what you want from event insurance and are looking for a quick and easy way to arrange insurance for your events then you can now buy Event Assured quality cover online.

Features include:

- Quality cover which you can buy with confidence
- Special internet pricing
- Quick Quote in seconds, on cover in just a few minutes
- Documents are sent immediately by e-mail and usually arrive within 2 minutes
- The site uses "Web 2.0" technology - dynamic pages and forms react to user input so you only see what is relevant to your event, making it a dream to use
- Pay by credit/debit card
- Backed up by a fully advised service from our underwriting team when you need help
- For your exhibition stand cover – www.exhibitor-insurance-online.com
- A truly easy and economical way to arrange event insurance.



Exhibitor insurance schemes

If your events include exhibitions, we offer a choice of how you can offer exhibitor insurance to your exhibitors which are both legal and easy to operate.

- **EVENT ASSURED EXHIBITOR EXPRESS**

www.exhibitor-insurance-online.com is our dedicated online solution for exhibitor insurance schemes - an easy and fully legal way for organisers to inform exhibitors on exhibitor insurance, without the complications of FSA/FCA regulation.

Benefits for Exhibitors:

- The best exhibitor insurance on the market. Key features include:
 - o Highly competitive premiums – for happier exhibitors
 - o Based on the same quality core of wordings as our other event insurance products, it includes each of the three main areas of key cover for exhibitors – cancellation, all risks and liabilities
 - o Available in a range of packages to suit different sized stands with a liability-only option
 - o Includes extensions not offered by other providers, including Travel Delay and Enforced Extended Stay benefits to cover their staff who have travelled to the event
 - o Exhibitors can obtain quotations and buy on-line from our fully interactive web site. Offers your exhibitors a quick and easy way to arrange their exhibitor insurance
 - o Exhibitors get full contract certainty with full policy wording and clear unambiguous documentation before they purchase, and immediate documentation when they purchase by credit card
- For larger exhibits, exhibitors can call us and obtain advice for tailor-made cover.

Benefits for you:

- A quality product which you can make available with confidence
- On-line documentation can be personalised to each Event
- Event coding enables event-specific cover and rating and pre-populates the on-line form, making it even easier for exhibitors to buy the right cover
- No work or expense on your part
- We can pay you commission without the need for you to be authorised or regulated by the FSA/FCA, and no complex agency agreements are required. We deal with the clients direct and share our commission with you based on actual sales at the end of the exhibition
- Where appropriate, we can integrate the on-line purchase into your exhibitor manual.
- **APPOINTED REPRESENTATIVE STATUS & MASTER POLICIES**
- If you need to sell insurance to your exhibitors, then FSA/FCA rules dictate that you must be authorised either directly, or as an Appointed Representative of an authorised firm. Selling insurance without such authorisation may be illegal
- Master policies must be configured and delivered in accordance with FSA/FCA rules including the Insurance Conduct of Business (ICOBS) rules and the principles of Treating Customers Fairly (TCF). They must also comply with laws applicable in the countries where your exhibitors are domiciled
- We can advise you on how this can be done.



What else can Event Assured do for you?

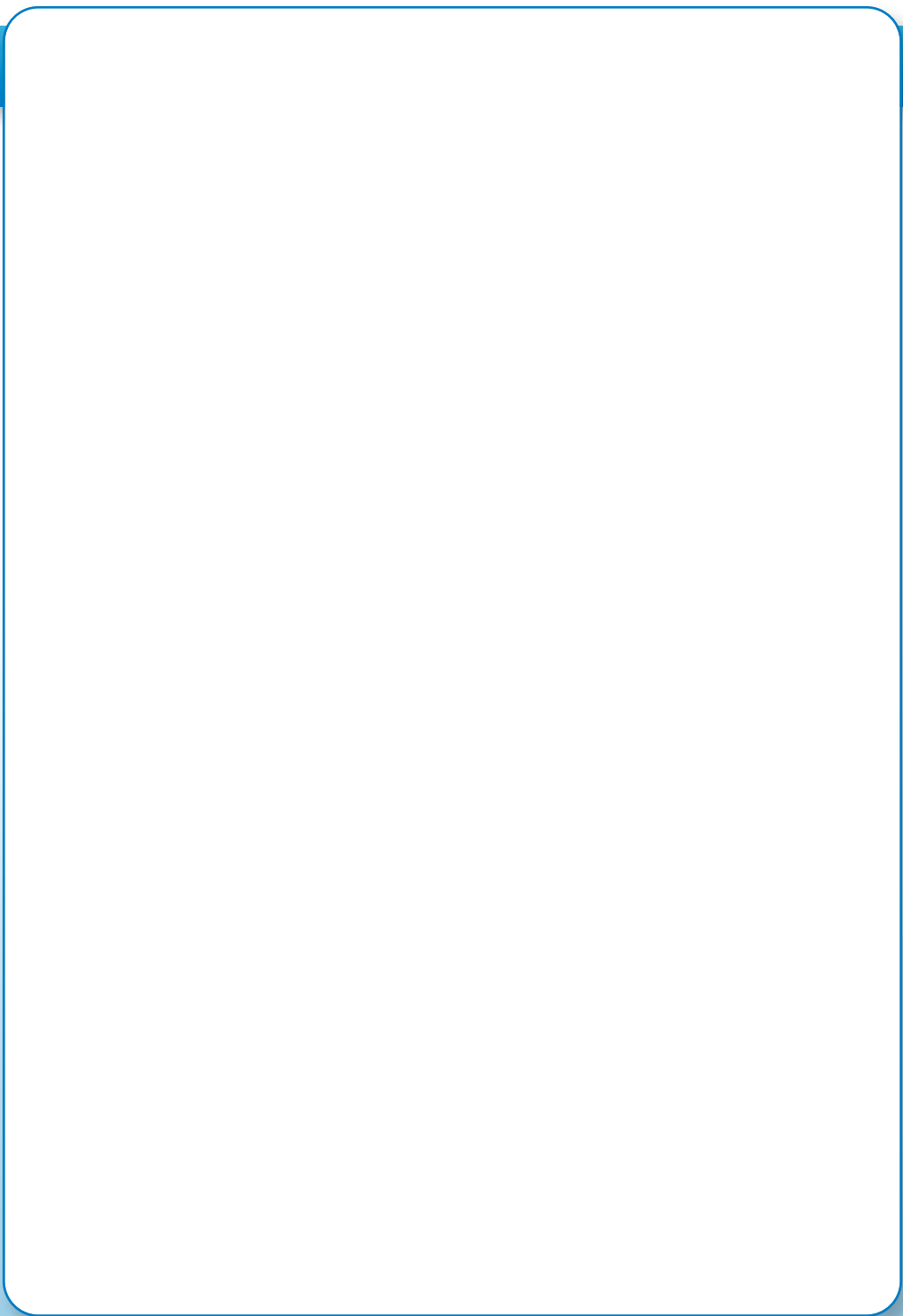
We are highly qualified and experienced commercial insurance brokers offering a full range of commercial insurance services including:

- o Association liability insurance
- o Directors' and officers' liability insurance
- o Trustees' liability insurance

plus the full range of insurances for liabilities, property and personnel - in fact any area of risk to which your association or charity is exposed.

- All you have to do is call – we can give you advice and guidance on the cover best suited to your event and help you to complete proposal forms.
- Event Assured insurance policies are available to organisations throughout the European Union, Channel Islands, Iceland, Monaco, and Norway, and many countries outside Europe. If you are outside Europe, please check with us before completing an application form.
- Full product brochures, proposal forms and summaries of cover are available in Word and/or pdf formats from our web site www.event-assured.com







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