

What can
Event Assured do
for professional
event organisers?

 **Event Assured**® Your event, our risk

**Specialist insurance
services for professional
event organisers**



We have been working with event organisers over three decades

Our close relationship with organisers has given us unique insights into the risks in corporate events, incentive travel, conferences, exhibitions and special events.

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

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



We can insure your clients' events - market-leading event insurance

As active members of Eventia we have achieved an understanding with the regulators of how event organisers can arrange insurance for their clients' events within the rules, but without the need for you to be authorised by the FSA/FCA.

We provide advice and insurance for both client and organiser to protect the interest that each has in the event.

We offer cover in the three main areas of risk affecting corporate 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 AND YOUR CLIENTS' 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:

- Policies are written in Plain English, and we speak in Plain English
- We give advice based on experience over three decades in the events industries and over five decades in insurance
- We can cover events being held almost anywhere in the world
- Massive capacity – we can rapidly cover events with Revenue up to £10,000,000. Cover for larger events takes just a little longer
- Underwritten by quality underwriters in Lloyd's
- Bespoke office systems enable us to deliver better cover, faster and at lower cost
- Helpful and highly experienced personnel are here to serve your needs
- 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 the 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. We will be pleased to demonstrate this by making a comparison with any competing cover. Here are just a few of the unique features and extensions:

- Broad definition of Disruption – if it is not specifically excluded, then it's covered
- Wider and higher free terrorism cover including terrorism at the venue without time restriction
- Terrorism cover included under “all risks” Property Damage section
- National mourning cover for events in UK and Europe without additional charge
- No inner limits. On the contrary, “Extra Cover” © provides for sums above the budget in case your client exhausts their cover but still has various additional costs to pay
- No deductibles on event insurance cover #
- Unique extensions for conference and incentive travel events including Critical Journey Timings, Travel Delay, Enforced Extended Stay, and Reduction in Quality extensions.





- o Extensions are available to cover those risks special to the event including:
 - o Reduced Attendance leading to loss of gate receipts (revenue events)
 - o Reduction in attendance below a critical level making the event not viable and 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
- o Optional event property all risks and money covers
- o Optional employer's and public liability insurance – limits up to £25m 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.

Quality travel insurance for business travel, conference and incentive travel groups

“Event Assured Travel” has been widely used by the UK’s leading conference and incentive travel companies since the early 1990’s. We have insured hundreds of thousands of people and dealt with thousands of claims and achieved an unparalleled level of customer satisfaction. We are proud of that record.

As active members of Eventia, we have worked with agencies to achieve an HM Treasury exemption from regulation of bundled travel insurance for sales to most corporate buyers’* groups managed by the organiser. This means that organisers will be able to continue most sales of travel insurance without the need to be authorised by the FSA/FCA.

Our approach is straightforward and delivers:

- Policy benefits at levels suited to the needs of the business travel market. This is no ordinary travel insurance
- A significantly better policy wording designed to pay claims, not avoid them
- Wider cover in the areas where it matters most rather than meaningless “telephone number” sums insured
- Cover for multi-national groups including home country repatriation
- Competitive premiums
- Easy administration
- A commitment to service – particularly on claims
- Insurance placed with world-leading underwriters in Lloyd’s.



This is a product which professional organisers can use with ease and confidence.

* businesses with annual turnover above £1m

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 an adapted general liability insurance, rather than one developed specifically for the needs of people who organise events. If your liability insurance is part of an office insurance, it is unlikely to provide cover for events.

So we developed **Event Assured Liability** to do just that – it includes cover extensions which are not included 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 (including vessels, such as cruise liners)
- Indemnity to Principals and Venues.



Event Assured Professional - combined liability and professional indemnity insurance to protect your business

Event Assured Professional goes a step further and in addition to employer's and public liability cover, includes optional professional indemnity insurance and tour operator's liability cover.

We designed ***Event Assured Professional*** in the knowledge that the world of business and incentive travel, marketing, motivation, event management and related services are increasingly integrated, so an insurance was needed which would address liability risks in each of these areas.



Cover includes:

- Employer's Liability
- Public/Products liability
- Full Professional Indemnity cover including additional torts of plagiarism, infringement of property or contract rights, libel, slander, breach of copyright and breach of confidentiality
- Package Travel Regulations liability, where required.

We probably provide this cover to more event management companies than any other company. It is clearly meeting the needs of many organisers.

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.



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:

- Property risks
- Office
- Commercial combined - property, all risks, consequential loss, liabilities, money
- Liability
- Professional indemnity
- Directors' & officers' liability
- Association liability
- Contingency
- Personal accident & travel
- Engineering
- Computer
- Contractors
- Legal expenses
- Fidelity
- Motor
- Marine cargo
- Financial failure





and much more - **in fact any area of risk to which your enterprise is exposed.**

- Whatever your needs, you will receive personal attention from one of our team of experienced insurance professionals. 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 companies and other commercial customers throughout the European Union, Channel Islands, Iceland, Monaco, and Norway, and many countries outside Europe.
- 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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