



# EVENT INSURANCE Comprehensive Proposal Form & Summary of Cover

## Your event, our risk

There is a summary of key features of this insurance at the end of this form

Full descriptions of cover can be found on our web site [www.event-assured.com](http://www.event-assured.com) including a downloadable pdf brochure. Quotations will include full policy wording and any endorsements, all in Plain English.

For advice and guidance on completion of this form please call us on 01376 330624 or e mail questions to [mail@event-assured.com](mailto:mail@event-assured.com).

If we have completed this form using the information you have given to us, please check all the answers and fill in any relevant gaps. If information does not fit into a box – see "Additional Information" section at the end of the form. If you would like to proceed with the insurance please sign and date the declaration at the bottom of the form.

<b>ABOUT YOU:</b> Name of The Insured:					
<b>CONTACT NAME</b>	Title:		First Name:		Surname:
<b>THE EVENT ORGANISER :</b> Name of Event Organiser					
<b>ADDRESS</b>					
	Building :				
	No & Road :				
	District :				
	Postal Town :				
	County/State :				
	Postcode :		Tel. :		
	Country :		Fax. :		
	E-mail :				

<b>REGULATION</b> For regulatory purposes please confirm are you:		
	a business with an annual turnover below £ 1 million	<b>YES/NO</b>
	a private individual (a person acting outside your business, trade or profession)?	<b>YES/NO</b>
<b>JURISDICTION</b>	This insurance is subject to English Law. If You require different jurisdiction please name country:	
<b>POLICY LANGUAGE</b>	If you are in a country where English is not the first language, do you agree to accept a policy document in English language?	<b>YES/NO</b>
<b>NORTH AMERICAN ASSETS</b>	Do you have any assets in USA or Canada?	<b>YES/NO</b>

<b>INSURANCE HISTORY</b>	
How many events did you insure in the last 12 months?	
Previous Insurers:	

**ABOUT THE EVENT***If there is more than one venue or more than one event, please attach a schedule*

Title of Event:

What type of event is this?

Opening Date

Closing Date

First Departure or Set Up Date :

Last Return or break-down Date :

**THE VENUE**

Main Venue :

City :

State :

Country :

**EVENT BUDGET**

Please state the projected :

REVENUE (IF APPLICABLE) :

EXPENDITURE billed by the organiser named above :

EXPENDITURE billed by other companies :

TOTAL EXPENDITURE :

ANTICIPATED PROFIT ( OR LOSS) :

Please state anticipated numbers of :

Delegates/ visitors :

Total :

Maximum any one day :

Exhibitors :

Is the event open to the public?

**YES/NO**

Does this event depend upon any other event

**YES/NO**

If YES, please provide details of the other event(s) on which this depends:

**CANCELLATION/DISRUPTION INSURANCE CLAIMS HISTORY**

Have you made any claim on an event cancellation or disruption insurance in the last 12 months?

**YES/NO**

If Yes, please give details :

Have you suffered any other losses which were or could have been covered by this type of insurance in the last 5 years?

**YES/NO**

If Yes, please give details :

<b>DO YOU WISH TO INSURE EVENT CANCELLATION &amp; DISRUPTION RISKS?</b>	<b>YES/NO</b>
If yes, do you wish to insure loss of profit? (if applicable) - answer YES if you want to cover necessary refunds to attendees, exhibitors or sponsors etc..	<b>YES/NO</b>

<b>OTHER INTERESTS</b>	
Does anyone other than You have a financial interest in this Event?	<b>YES/NO</b>
If so , Who?	
Do You want them named as either Joint Insured or Loss Payee? If so, please confirm which:	
Joint Insured :	<b>YES/NO</b>
Loss Payee :	<b>YES/NO</b>

<b>AMENDMENTS TO STANDARD COVER WORDING – CANCELLATION AND DISRUPTION RISKS</b>
Please indicate if you wish to cover any of the following (these are subject to individual underwriting - additional premium may apply, and cover is only given if shown on the Cover Details or on an endorsement)

<b>TERRORISM</b>	
<b>FREE TERRORISM LIMITS</b>	
<b>We can offer free terrorism cover for events in Europe up to £ 500,000. The free cover depends on where you are based and where the event is taking place.</b>	
Please refer now to the details set out in the first page of the Summary of Cover appended to this form. If You and the Event are in England, Scotland or Wales then an important condition precedent applies.	
If You are based in England Scotland or Wales and your event is in England, Scotland or Wales can you confirm that all your material property is insured with a member of Pool Re Ltd and that such insurance includes terrorism cover?	<b>YES/NO</b>
Do you require wider terrorism cover, cover for an event outside Europe, or for the whole value of your event if over £500,000? If Yes, state level of cover required:	<b>YES/NO</b>

<b>RISK</b>	
Attack only :	<b>YES/NO</b>
Attack plus Threat :	<b>YES/NO</b>
Attack plus Travel Advice :	<b>YES/NO</b>
Attack plus Threat plus Travel Advice :	<b>YES/NO</b>
If cover for Travel Advice is required, please state City, State or country to which this is to apply:	
Country :	<b>YES/NO</b>
State :	<b>YES/NO</b>
City :	<b>YES/NO</b>

<b>TIME</b>	
Occurrence which takes place During the Event or within the following period prior to opening of the Event:	
7days :	<b>YES/NO</b>
Any time :	<b>YES/NO</b>
Other period (state number of days):	<b>YES/NO</b>

<b>DISTANCE</b>	
At the Venue Only :	<b>YES/NO</b>
Within 5 miles (8 Km) of the Venue :	<b>YES/NO</b>
Within 25 miles (40 Km) of the Venue :	<b>YES/NO</b>
Anywhere :	<b>YES/NO</b>
Other – please specify :	

Please state estimated number of persons attending from :			
UK :		SOUTH/LATIN AMERICA :	
EUROPE :		ASIA/AUSTRALASIA :	
NORTH AMERICA :		REST OF WORLD :	

*Note: Travel Advice cover is not available for all locations. Cover without time and distance limit is not available for all locations.*

<b>Any <u>known</u> construction alteration or repair work etc at the venue(s)</b>	<b>YES/NO</b>
If Yes, complete table below:	
What work is being carried out at the Venue?	
When is the work due to be completed?	
Does the work affect the parts of the Venue you are using?	
What areas of the premises are affected?	
Is the work on schedule?	<b>YES/NO</b>
Have there been any problems or interruptions to work (e.g. labour disputes, technical problems etc.?)	

<b>Adverse weather affecting the event or parts of event held in the open or in temporary structures etc.</b>	<b>YES/NO</b>
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Is the event (or part) being held outdoors?	<b>YES/NO</b>
Is the event or part in a marquee or other temporary structure?	<b>YES/NO</b>
If yes, what type of temporary structure(s)?	
Standard textile :	<b>YES/NO</b>
Rigid or semi-rigid :	<b>YES/NO</b>
Other :	<b>YES/NO</b>
Which parts of the event are susceptible to weather?	
Describe those parts	
How much of the budget is at risk ( state that part of the budget for that activity plus other parts dependent upon it)	
What actual weather conditions would cause a problem?	
Is the venue near to any watercourse or river or in an area subject to flooding or water logging?	<b>YES/NO</b>
If Yes, please provide details:	
Will performers be under cover?	<b>YES/NO</b>

<b>Failure or non availability of means of teleconferencing or similar data communication links</b>	<b>YES/NO</b>
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<b>Existing Strikes or Labour disputes</b>	<b>YES/NO</b>
(please supply further full details under Additional Information at the end of this form)	

<b>PEOPLE PREVENTED FROM GETTING TO THE EVENT</b>
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<b>REDUCED ATTENDANCE</b> –(where the event goes ahead but there is Loss of Expenditure or Revenue due to Reduced Attendance)	
Do you wish to cover Loss due to Reduced Attendance?	<b>YES/NO</b>
Has the event been held at the same time of year and the same site on at least two previous occasions?	<b>YES/NO</b>

<b>CRITICAL MASS NON ATTENDANCE</b> – (where attendance below a critical mass Causes total abandonment)	
Would more than a specified percentage of attendees being prevented from reaching the Venue due to reasons beyond their and Your control Cause the necessary and unavoidable total cancellation, abandonment, retiming or relocation of the Event and do You wish to cover this risk?	<b>YES/NO</b>
If YES, <b>more than what percentage</b> non attendance would Cause this to happen?	

**KEY PEOPLE – THE NON APPEARANCE RISK****Key Featured Persons**

Is there any person or group of persons whose non appearance or inability to attend the event as planned (following death, illness or other reasons) would prevent the commencement or completion of the Event and do you wish to cover this risk?	<b>YES/NO</b>
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If yes, complete table below

Does the Event depend on the presence of one or more <u>individuals</u> (Key Featured Persons)? If Yes, complete table below:	<b>YES/NO</b>
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Name of Key Featured Person	
Age:	
Are they Fit & Healthy and able to attend the event as planned?	<b>YES/NO</b>
How are they travelling to the Event?	
Specify their arrival time before performance: number of hours:	
Do they have any other commitments which may prevent them from attending?	<b>YES/NO</b>

In respect of all Key featured Persons:

Are they engaged on a written contract setting out the terms and conditions under which they appear?	<b>YES/NO</b>
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If not, how are they obliged to attend?	
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Have You made arrangements for them to be at the venue in good time before their appearance?	<b>YES/NO</b>
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How many of them being unable to attend would prevent the commencement or completion of the Event?	
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**Key Groups or Categories of Persons**

Does the viability of the Event depend upon the ability of any <u>group or category of persons</u> whose collective inability to attend the event as planned (following death, illness or other reasons beyond their control and beyond your control) would prevent the commencement or completion of the Event, and do you wish to cover this risk?	<b>YES/NO</b>
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Description of group/category			
How many persons in this group/category?		How many of them being unable to attend would prevent the commencement or completion of the Event?	

If either of the Key Persons sections are required, complete table below:

If you have requested cover in respect of Key People, please confirm level of cover required:

Full Disruption as per policy wording	<b>YES/NO</b>	Death, disability, travel disruption	<b>YES/NO</b>
Death and disability only	<b>YES/NO</b>	Death, disability and disgrace	<b>YES/NO</b>

**Death of Related Persons**

Except for National Mourning, are there any other persons <u>who are not attending the Event</u> whose death or life threatening accident or illness would prevent the commencement or completion of the Event, and do you wish to cover this risk?	<b>YES/NO</b>
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Names of persons to be covered:	1.	2.
	3.	4.
	5.	
Or description of persons to be covered:		

**National Mourning**

*National Mourning can be declared following the death of the Head of State, members of their families or other individuals. If you are concerned about possible wider circumstances than this (e.g. following a terrorist atrocity) you should discuss this with Us. Some circumstances may already be covered under our standard wording or other endorsements.*

**For events in Europe we automatically provide cover for National Mourning in respect of any death(s) which occur(s) in the country where the event is being held and where the death(s) or funeral(s) coincide(s) with the event (unless we tell you otherwise). If you require wider cover - for a period of national mourning other than where the date of death or funeral coincides with the event, or if your event is outside Europe, please complete this section.**

Do you require wider cover National Mourning cover?	<b>YES/NO</b>
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If Yes, complete table below:

Names of public figures to be covered:	1.	2.
	3.	4.
	5.	
or: a general state of National Mourning :		

#### OPTIONAL BENEFITS FOR GROUP AND INCENTIVE TRAVEL

Do you require any travel and incentive extensions?

If Yes, complete table below

Please indicate which of the following are required:	
<b>Travel Delay Expenses</b>	<b>YES/NO</b>
Benefit required after delay of more than :	
2 hours :	
4 hours :	
8 hours :	
<b>Enforced Extended Stay Expenses</b>	<b>YES/NO</b>
Sum Insured required:	
<b>Invitees Extended Stays Protection</b>	<b>YES/NO</b>
Benefit required per person :	
Number of Persons on Extended Stays :	

#### REDUCTION IN QUALITY EXTENSIONS

Is cover required for either of the Reduction in Quality Extensions?

**YES/NO**

<b>Invitees Reduction in Quality</b>	
Is cover required for <b>Invitees Reduction in Quality</b> ?	<b>YES/NO</b>
Benefit required per person :	
<b>Active Quality Protection</b>	
Is cover required for <b>Active Quality Protection</b> ?	<b>YES/NO</b>
Maximum Payable required (Maximum £ 50,000 any one Event) :	

#### AIRLINES & CHARTERS

Do charters or low cost airlines feature in this event?

**YES/NO**

Are you using a "low cost" airline?	<b>YES/NO</b>
If Yes, state name of airline	
Are You chartering any aircraft, ships, trains or other transport?	<b>YES/NO</b>
Is the cost of the charter included in the budget?	<b>YES/NO</b>
Cost of charter	
Name of Charter Company(ies)	
Details of flights/journeys :	

#### CRITICAL JOURNEY TIMINGS

Is the arrival time of any flight or other transport critical to the holding of this event and do you wish to cover this risk?

**YES/NO**

If Yes, complete table below

If Yes, how many flights/journeys are critical?

If yes, complete table below: (1 table per journey to be insured)

Departure airport/terminus	
Destination airport/terminus	
Departure date	
Departure time	
Flight/Journey Duration	
Number of passengers on this flight/transport	
Maximum sustainable delay after which departure is not feasible	
What type of expenses are at risk if this delay occurs?	
Sum at risk ( this will be the Maximum Payable under this extension)	

<b>INSURANCE ON PROPERTY – ALL RISKS</b>	
Do you require cover for Loss or Damage To Property or Damage to Venue (All Risks)? ( Please note this section is only available in conjunction with at least one other section – Cancellation/Disruption or Liabilities)	<b>YES/NO</b>

If YES, complete table below, giving description of property, value and hire charges for hired equipment

<b>Owned Property or Hired Property</b>	<b>Description</b>	<b>Owned Equipment</b>	<b>Hired Equipment</b>	
Please state values and hire charges as applicable:		<b>Value</b>	<b>Value</b>	<b>Hire charges</b>
<b>High risk items:</b> electronic equipment, computers and peripherals (not laptops), sound, lighting and recording equipment				
<b>Very high risks items:</b> mobile communications, laptop computers, plasma screens				
<b>All other Standard Property</b>				
<b>Standard textile marquees</b>				
<b>Rigid or semi-rigid marquees</b>				
<b>Other marquees</b>				
<b>TOTALS</b>				

<b>Damage by Terrorism:</b> cover on property up to £ 100,000 is included free of charge*. If your total sum insured is above this, do you want this section to cover damage by Terrorism (an additional premium may apply)? <i>* Note: if you and the event are both in England, Scotland or Wales, this is subject to meeting the Pool Re condition – see Summary of Cover at the end of this form.</i>	<b>YES/NO</b>
<b>Damage to Venue:</b> (standard limit £ 50,000). If no other all risks cover is included, please state limit require for Damage to Venue:	
Please outline precautions taken to safeguard the Property insured :	

<b>Is Money</b> cover required?	<b>YES/NO</b>
If Yes : Limit any one loss required	
Please outline the procedures for handling cash including transits to bank	

<b>PUBLIC LIABILITY INSURANCE</b>	
Do You require Public Liability cover in respect of this Event?	<b>YES/NO</b>
Please state the limit of indemnity (Maximum Payable) required:	
£ 1,000,000 :	<b>YES/NO</b>
£ 2,000,000 :	<b>YES/NO</b>
£ 5,000,000 :	<b>YES/NO</b>
£ 10,000,000 :	<b>YES/NO</b>
<b>HIGHER SUM: STATE LIMIT REQUIRED :</b>	
<b>RISK MANAGEMENT AT THE EVENT</b>	
<i>Please answer all the following questions, inserting YES or NO or other detail in the boxes :</i>	
1) <b>Are you able to confirm:</b>	
a) You have required all contractors, performers and exhibitors (where involved in your event) to provide evidence of insurance against third party liability risks before your permit them on site	<b>YES/NO</b>
b) You have not waived any legal rights of recovery against contractors and exhibitors	
2) When booking the Venue(s), you checked contracts to ensure that you are not accepting responsibility for the negligence of the Venue owners	<b>YES/NO</b>
3) Have you carried out and implemented a written risk assessment in respect of this event?	<b>YES/NO</b>
4) <b>IF 3 = NO</b> , please complete the following:	
a) Approximately how many stewards will be employed to control visitors or crowds and ensure safety at the event?	
b) Will the Police or a security company be in attendance?	<b>YES/NO</b>
c) Will alcohol be on sale?	<b>YES/NO</b>
d) Will visitors be allowed to bring their own alcohol to the venue?	<b>YES/NO</b>
e) Will there be first aid facilities?	<b>YES/NO</b>
f) Will the Police have been consulted?	<b>YES/NO</b>
g) Will the Fire Brigade have been consulted?	<b>YES/NO</b>

<b>ACTIVITIES AND PROCESSES</b>			
5) Please indicate if this event involves any of the following:			
Archery or shooting	<b>YES/NO</b>	Bouncy Castles or other inflatables	<b>YES/NO</b>
Bungee jumping	<b>YES/NO</b>	Canoeing	<b>YES/NO</b>
Climbing or mountaineering or caving	<b>YES/NO</b>	Creches	<b>YES/NO</b>
Equestrian activities	<b>YES/NO</b>	Explosives or firearms	<b>YES/NO</b>
Fairgrounds or rides	<b>YES/NO</b>	Fireworks or pyrotechnics	<b>YES/NO</b>
Motorised sports	<b>YES/NO</b>	Mountain biking	<b>YES/NO</b>
Outdoor pursuit activities	<b>YES/NO</b>	Paintballing	<b>YES/NO</b>
Parachuting, abseiling or other aerial activities	<b>YES/NO</b>	Quad biking	<b>YES/NO</b>
Skiing or winter sports	<b>YES/NO</b>	Sub aqua activities	<b>YES/NO</b>
Any working at height above 5 meters or depth of more than 2 meters	<b>YES/NO</b>	White Water (above level 3) or Black Water rafting	<b>YES/NO</b>
Lifting weight over 25Kg	<b>YES/NO</b>	Any process involving the application of heat other than the preparation of food and drink	<b>YES/NO</b>
6) <b>Will there be any other hazardous activities or equipment (whether participation or display)?</b>			<b>YES/NO</b>
If YES: please give full details including safety measures taken:			
7) <b>Do you provide or operate any activities or equipment yourself?</b>			<b>YES/NO</b>
If Yes, please give full details:			

<b>SUB CONTRACTORS' INSURANCE</b>			
Have you obtained evidence from the following Sub contractors that they have current employer's and public liability insurance in force in respect of this event:			
The Venue	<b>YES/NO</b>	Caterers	<b>YES/NO</b>
The activities or processes referred to under 7 or 8 above	<b>YES/NO</b>	Construction or installation contractors	<b>YES/NO</b>

<b>EMPLOYER'S LIABILITY INSURANCE</b>			
<i>Note: Check with your usual insurers before completing this section – you may already have cover elsewhere. If not then this section can cover legal liability to employees in connection with the event to where no other insurance applies. The standard Limit of Indemnity is £ 10,000,000 any one Occurrence (£ 5,000,000 in respect of terrorism or asbestos – UK only)</i>			
Do you require Employer's Liability cover in respect of this Event?			<b>YES/NO</b>
Are all your employees United Kingdom nationals?			<b>YES/NO</b>
Are all your employees domiciled within the UK?			<b>YES/NO</b>
If NO state nationality and number of non UK employees			
Nationalities		Number	

<b>PAYMENTS TO EMPLOYEES AND LABOUR ONLY SUB CONTRACTORS</b>		
<b>Details of Employees (including working directors) working on this Event. Description:</b>	<b>Estimated No of Employees/ labour only sub contractors</b>	<b>Estimated Payments for this Event Away from your premises</b>
Managerial and clerical, employees who do not engage in manual labour:		
<b>Please describe duties:</b> Manual employees:		
If you directly employ labour only sub-contractors & self employed persons, please confirm the numbers and payments to them: (note – do not include payments to bone fide sub contractors – i.e. other companies who employ their own labour)		
Non Manual labour only sub contractors:		
<b>Please describe duties:</b> Manual labour only sub contractors:		
<b>TOTALS</b>		

**LIABILITY CLAIMS HISTORY**

Have any claims for personal injury or damage to property by third parties or employees been made against you in the last 5 years?	<b>YES/NO</b>
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If Yes, please provide details of any claims or incidents made against you in the last 5 years, whether insured or not:

**Employers Liability: Claims by Employees:**

Date of Incident	Details	Sum Paid or Reserve

**Public Liability: Claims by Third Parties**

Date of Incident	Details	Sum Paid or Reserve

**ACCEPTANCE OF QUOTATION & DECLARATION**

Signing this form will not commit you or the underwriters to complete the insurance, but if terms are agreed and you do proceed, then it is agreed that this proposal and information supplied with it by you or on your behalf shall form the basis of the contract and shall form part of the contract of insurance in respect of the event(s) shown. I/WE DECLARE:

Unless amended by Me/Us, I/We confirm

1. that the cover detailed above is in accordance with my/our requirements and that this document is a statement of My/Our demands and needs in relation to the insurance of my/our Event.
2. There are no known existing circumstances at the time of arranging this insurance which might develop and give rise to a claim under any part of this insurance.
3. Preliminary arrangements to ensure a satisfactory event have been made and the Venue(s) have been booked
4. I/We undertake to exercise all ordinary and reasonable precautions for the safety of employees, and third party property and persons.
5. I/We have not been convicted of any criminal offence (other than minor driving offences not resulting in disqualification) in the last 5 years
6. I/We have never been prosecuted under the Health & Safety at Work Act or other statute or regulation
7. I/we have not been declared bankrupt nor been involved in any company or business which has gone into liquidation, receivership or come to an arrangement with creditors in the last 5 years
8. No insurer has declined nor imposed any special terms on any event or liability insurance
9. All the information contained in this Proposal or in documents supplied in support of the Proposal by Me/Us or on my/Our behalf is to the best of my/our knowledge after enquiry true and complete and I/We have disclosed all material facts. A material fact is information which might affect the underwriters' decision whether or not accept a risk and at what terms. I understand that non-disclosure or misrepresentation of a material fact may entitle the Insurers to void this insurance.
10. I/We have read the Main Exclusions in the Summary of Cover and Initial Disclosure and Terms of Business Document provided.

<b>Are you able to confirm the declaration above?</b>	<b>YES/NO</b>
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**EACH NAMED INSURED SHOULD SIGN THIS FORM**

SIGNED:.....	SIGNED:.....
NAME/POSITION.....	NAME/POSITION.....
ON BEHALF OF	ON BEHALF OF
DATE.....	DATE.....

**ADDITIONAL INFORMATION**

**Please use this section to provide additional information to expand upon the answers to the main questions, or to provide other material facts.**

## SUMMARY OF COVER

Quotations will include full policy wording and any endorsements, all in Plain English. The following notes outline the main features of cover and then we explain some of the terms used. If the insurance is issued in € or \$, sums shown in £ will be converted at an appropriate exchange rate.

### EVENT CANCELLATION/DISRUPTION SECTION

- **Operation of Cover:** pays for loss you suffer as the result of Disruption to the Event due to any Cause beyond the control of you, your Organiser or the sponsors or financial backers. If you are organising the event for another party, then the insurance does not cover any Cause which is within the control of that party.
- **Disruption** is defined as the necessary and unavoidable cancellation, abandonment, postponement, relocation or other substantial deviation from the pre planned and published programme, content timing or Venue, and non-appearance of Featured Persons.

#### Cover is provided for the following financial losses:

- Lost Expenditure
- Cost of Advising those who need to know
- Costs of Minimising Disruption (£ for £) (authorised or unauthorised)
- Failure to Vacate Penalties
- Other Obligations
- Loss of Profit (when applicable)
- Return of charges, sponsorship etc. (when applicable)
- Future Event Protection (if applicable)

In addition the insurance provides "**EXTRA-COVER**" © - automatic free additional cover of 25% on top of the Limit you select to provide extra cover for:

- Agreed Additional Costs of Avoiding Disruption
- Cost of advising those who need to know
- Other Additional Expenses agreed with Us
- Cost of Calculating Claim
- Failure to Vacate Penalties
- Other Obligations
- Future Event Protection (if applicable)

### ADDITIONAL FEATURES

- **Free Terrorism cover is included** (unless we tell you otherwise). The free cover depends on where you are based, and where the event is being held:
  - **If you are based in England, Scotland or Wales and the Event is in England Scotland or Wales:**
    - cover is included **free of charge** for events with a total Revenue or Expenditure sum insured **up to £ 500,000** in respect of Terrorist Attack occurring **within England, Scotland or Wales at any time during the Period of Insurance. Cover includes terrorism involving chemical, nuclear or biological weapons**, provided the act is Certified as a Terrorist Act by HM Treasury. "Cyber Terrorism" is excluded.
    - **it is a condition of this cover that you must insure your general business property (buildings, business equipment and machinery, contents, stock etc) against terrorism damage with an insurer which is a member of Pool Re. If you insure any other currently planned events taking place in England, Scotland or Wales then such insurance must also cover terrorism. If you do not meet these conditions, then this extension does not apply.** We can supply a list of Pool Re member companies on request or it can be viewed at [www.poolre.co.uk](http://www.poolre.co.uk)
  - **If you are based in England, Scotland or Wales and the Event is outside England, Scotland or Wales:**
    - for events within Northern Ireland, any other EU Country, Iceland, Monaco, Norway and Switzerland cover is included **free of charge up to £500,000** in respect of Terrorist Attack occurring **at the Venue at any time during the Period of Insurance. It also covers Terrorist Attack (other than at the Venue) within 30 days of the opening of the Event and within 25 miles of the Event.** The condition precedent does not apply, but cover does not include the use of chemical, nuclear or biological weapons
  - **If you are based outside the England, Scotland or Wales:**
    - for Events within UK (including Channel Islands and the Isle of Man) , any other EU Country, Iceland, Monaco, Norway and Switzerland cover is included **free of charge up to £ 500,000** in respect of Terrorist Attack occurring **at the Venue at any time during the Period of Insurance. It also covers Terrorist Attack (other than at the Venue) within 30 days of the opening of the Event and within 25 miles of the Event.** The condition precedent does not apply, but cover does not include the use of chemical, nuclear or biological weapons
  - **Wider cover is available.**
  - **We charge a separate premium for terrorism cover on events above £500,000.**
- **National Mourning:** Unless we tell you otherwise, for events in Europe we automatically include Loss Caused by National or Court Mourning in the country where the Event is being held and the death or the funeral coincides with the date of the Event. Wider and more specific cover is available (see below).

## OPTIONAL BENEFITS

Extensions are available to cover other potential losses or costs which may be outside the original budget, including (where applicable):

- **Travel Delay Expenses** - expenses for refreshments, food, even entertainment, and at worst, the cost of overnight accommodation as the result of Travel Delay affecting a travel group. Defined benefits payable after 2, 4 or 8 hours delay (depending on length of journeys)
- **Enforced Extended Stay Expenses** - pays the hotel bill and other costs which arise from such an enforced extended stay.
- **Invitee Reduction in Quality Compensation** - makes a sum of money available (in agreement with Underwriters) to pay for commercially justifiable compensation following Disruption to the Event. This is measured by reference to the variation from the planned itinerary and programme.
- **Active Quality Protection** – makes a sum of money available to pay for gifts or other palliatives expended during the Event in order to compensate Invitees for actual detriment to the quality of the Event caused by Disruption.
- **Invitees Extended Stay Protection** - provides cover for lost deposits and additional expenses incurred by persons paying for their own extended stays and arising from Disruption to the event.

## OPTIONAL EXTENSIONS

Widen the insured perils to include:

- **Reduced Attendance** – Covers Loss where a single Cause leads to a clearly identifiable reduction in attendance compared with the previous holding of the event. This is subject to the loss exceeding a certain figure or percentage of the budget. The Loss covered depends on the basis of cover selected so if loss of Profit is required under this extension, the underlying cover should be on a Revenue basis.
- **Non Appearance risks** : Disruption caused by non appearance of Key Featured Persons – persons whose non-appearance would cause the event to be cancelled or aborted, Key Groups of Persons, or Death or Serious illness of Related Persons
- **Critical Journey Time** – covers Loss where delay of a critical journey beyond a defined period would mean that the event or participation in the event has to be abandoned.
- **Critical Mass Non Attendance** – to cover necessary abandonment of the event when more than a stated percentage of persons attending are prevented from attending due to reasons beyond their and Your control.
- **National Mourning**. If you require wider cover or if your event is outside Europe you may wish to consider a wider extension, for example to include periods prior to the Event date. Cover may also be available for a general state of national mourning (for example following a disaster, although this may be covered already if the original (proximate) cause is insured.- please discuss with Us)

## MAIN EXCLUSIONS FROM EVENT DISRUPTION SECTION

**The following are excluded, but cover may be available subject to individual underwriting for each event:**

- War, Civil War, & Similar Risks
- Terrorism (except for the “free limit” provided – see above)
- Outbreaks of Communicable Diseases leading to quarantine or travel restrictions
- Swine Flu or any variation or mutation of Swine Flu
- Known or Planned Construction, Alteration or Repair work at a Venue
- Adverse Weather affecting events in the open or in temporary structures
- Failure or non availability of means of teleconferencing or similar data communication links
- Existing Strikes or Labour Disputes if the insurance starts less than 90 days before the commencement of the event

**The following risks cannot be insured under this insurance**

- customs seizure resulting from the handling of contraband or illicit trade which is with your knowledge
- nuclear risks + chemical and biological weapons
- financial or trading risks - such as financial default or failure, lack of support, finance or interest
- any circumstance which may give rise to a loss which exist at the time of taking out the insurance

## EXPLANATION OF TERMS

- **Lost Expenditure** - Money spent which is irrecoverable and which goes to waste because of something which goes wrong with the Event.
- **Cost of advising those who need to know** - the cost of telling those people who need to know - for example “don’t turn up”, or “the event has been moved to...”
- **Costs of minimising Disruption** ( £ for £ ) ( authorised or unauthorised)  
Expenses incurred as the result of Disruption where the expense is justified by the value of the loss it avoids or reduces
- **Failure to vacate penalties** - penalties payable to venue(s) because You are unable to vacate the Venue on time because of an insured Cause,
- **Other Obligations** - written financial undertakings given by You (where if no loss occurred you would have no responsibility) to reserve or provisionally book optional accommodation, transportation, tours and the like, to be offered in connection with the Event - for example hotel rooms booked and expected to be taken up and paid for by delegates or others- if the event is cancelled then you might be presented with the bill.
- **Loss of Profit** - the loss of profit You can clearly show You would have earned had it not been for the Disruption.
- **Return of Charges** - the commercially essential and justifiable refund of contracted charges, fees for attendance or space or sponsorship.

- **Key Featured Person** – any person whose non appearance or inability to attend the event as planned (following death, illness or other reasons) would prevent the commencement or completion of the Event.
- **Key Groups or Categories of Persons** - any group or category of persons whose collective inability to attend the event as planned (following death, illness or other reasons beyond their control and beyond your control) would prevent the commencement or completion of the Event
- **Related Persons** - any other persons who are not attending the Event whose death or life threatening accident or illness would prevent the commencement or completion of the Event
- **Travel Advice** - advice by a specified government authority (e.g. The Foreign & Commonwealth Office in UK) not to travel to a particular destination.

**and under “EXTRA-COVER” © up to 25% uplift on the Standard Limit of Indemnity in respect of**

- **Agreed Additional Costs of Avoiding Disruption** - if some costs are necessary but don't demonstrate a £ for a £ saving, then simply agree the costs with us first.
- **Other Additional Expenses** - we include this just in case there are any expenses incurred which cannot be directly linked to avoiding or reducing a loss. Please note that it does not cover those expenses which can be covered under the Optional Benefits or Extensions.
- **Cost of calculating Claim** - expenses you directly incur in making a claim against the insurance.
- **Future Event Protection** - if your event has a clearly established reputation and the Disruption can be shown to have damaged that reputation, then this covers equitable expenditure in order to reduce the adverse affect on the next holding of the event.

**DAMAGE TO PROPERTY SECTION**

Covers loss of or damage to property belonging to you or hired to you at and whilst travelling to or from the event, and includes:

1. Reinstatement (“new for old”) value insurance provided you insure the full value
2. Loss of hire charges on hired equipment up to 25% of the value insured (or a higher figure if required).
3. Damage to the venue up to £ 50,000 is included when you take Damage to Property cover. If there is no other all risks sum insured, then we ask you to select a sum insured for this.
4. **Damage by Terrorism is automatically included free of charge for sums insured up to £100,000. If You and the Event are both in England, Scotland or Wales, then the terrorism cover only applies if you insure all your other real and material property with a member of Pool Re Ltd, and such cover must include terrorism. If you do not, the terrorism cover under this section is void.**
5. Terrorism cover for sums insured above £100,000 is available at additional premium. Please note that some other insurers exclude terrorism under their property damage cover.

**Significant Exclusions from Property Damage Section**

- Buildings, or the fixtures and fittings or fixed plant and machinery of a building owned or normally occupied by You.
- Data
- Money, deeds, securities or other documents which are evidence of value
- aircraft, watercraft or vehicles licenced for road use except where on static display at the Event
- Damage to soft ground
- Unless agreed by Us and stated in the Cover Details
  - livestock, bloodstock, plants or trees
  - marquees
  - any item of jewellery, precious metals or stones, furs or watches
  - computers, portable communications equipment, LCD or plasma screens
- mysterious disappearance or discrepancy,
- electrical or mechanical breakdown
- theft of property from unattended vehicles:
  - between sunset and sunrise unless the vehicle is contained in a locked garage or compound , and
  - at other times unless all doors and openings are securely closed and locked and any alarm and security devices are activated,
- theft of property from unattended Venues other than that Caused by:
  - entry to or exit from buildings by forcible and violent means
  - actual or threatened violence or assault
  - in respect of temporary structures or their contents or property in the open entry to or exit from the Venue site by forcible and violent means

This exclusion shall not apply if the property is in the custody of persons with whom you have a written contract for carriage.
- damage Caused by storm or flood to moveable property in the open other than:
  - marquees, tents and portable structures
  - other property which has been designed to be used in the open or has otherwise been protected against damage by storm or flood.
- Damage caused by Your deliberate act or of any person acting on Your behalf,

## **MONEY SECTION**

Covers loss of or damage to money at the venue or whilst in direct transit to or from a bank in the vicinity of the venue up to your selected sum insured.

### **Significant Exclusions from Money Section**

- any loss occurring when the registration desk or other place where the Money is received is closed for business or temporarily unattended unless all Money is placed in a safe and all keys removed from that vicinity
- loss from in or on any unattended vehicle
- More than £1000 Caused by Terrorism

## **LIABILITY INSURANCE SECTION**

Cover is provided for

- legally liability to pay Damages
- Claimants Costs and expenses
- Costs and expenses incurred by or with Our written consent

and which arises in connection with the Event(s) within the scope of cover detailed under Employers Liability and Public Liability.

Cover includes

- Indemnity to Directors, Employees and where applicable Volunteers
- 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
- Cross Liabilities
- Court Attendance Expenses
- Data Protection Act 1984 Liability

### **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
  - temporary employees (paid or unpaid)
  - Labour master or labour only sub-contractor or person supplied or employed by them
  - Self-employed persons
  - Person hired to or borrowed by You
  - Person undertaking study or work experience or youth training scheme
  - Volunteerswhile working for You in connection with Your business and employed under a contract of employment entered into or effected within the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland
- Cover includes
  - Unsatisfied Court Judgements extension for UK & Eire
  - 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.
  - 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.
- 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 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:
  - Food and drink supplied at the Event
  - Liability for damage to Venues
  - Motor Contingent Liability ( non owned vehicles)
  - Car Parks Liability
  - Movement of Obstructing Vehicles
  - Sudden and Unintended Pollution
  - Health & Safety at Work Act Legal Defence Costs (also applies to equivalent legislation in Europe)

- Consumer Protection Act Legal Defence Costs (also applies to equivalent legislation in Europe)
- Manslaughter and Corporate Homicide Legal Defence Costs up to £1m.

## **MAIN EXCLUSIONS FROM LIABILITY COVER**

- Any legal action in USA or Canada
- 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**

- 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.
- Any person employed under a contract entered into or existing outside the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland
- Offshore work

### **Under Public Liability**

- Personal Injury to Employees (other than Volunteers)
- Property Damage to property belonging to or occupied by You or in Your care, custody or control other than
  - the personal effects of Employees or visitors to the Event,
  - 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:
  - non commercial handcraft or sailing craft on inland waters
  - where they are used or operated as part of a display or exhibition,
- Products other than food and drink supplied at the 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
- Player to Player liability in Contact Sports.
- Liability to Players and Player to Player liability in Impact Sports.

## **GENERAL POLICY EXCLUSIONS**

### **No part of this insurance covers:**

- Nuclear risks ( except where Terrorism cover applies in England, Scotland or Wales, as this includes Nuclear, chemical and biological weapons – see section on Terrorism above)
- War and Allied Risks

### **Material Facts and Pre-existing Conditions**

Please note that if when taking out event insurance you are aware of any circumstances or information which may increase the risk of a claim, you should advise us so that this may be disclosed to the Underwriters. This will not necessarily affect the terms quoted, but failure to do so may invalidate the insurance and prevent you from making a claim