



**EVENT LIABILITY INSURANCE
APPLICATION FORM
& SUMMARY OF COVER**

Comprehensive Proposal Form

app/liabilitysp/9211

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 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.

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.

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

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

INSURANCE HISTORY	
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:				

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

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

SUB CONTRACTORS' INSURANCE			
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	YES/NO	Caterers	YES/NO
Any of the activities or processes referred to under 7 & 8 above	YES/NO	Construction or installation contractors	YES/NO

EMPLOYER'S LIABILITY INSURANCE			
<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?			YES/NO
Are all your employees United Kingdom nationals?			YES/NO
Are all your employees domiciled within the UK?			YES/NO
If NO state nationality and number of non UK employees			
Nationalities		Number	
Details of Employees (including working directors) working on this Event. Description:	Estimated No of Employees	Estimated Payments for this Event Away from your premises	
Managerial and clerical, employees who do not engage in manual labour			
Manual employees. Please describe duties:			
Labour only sub-contractors & self employed sub-contractors supplying Labour. Please describe duties:			
TOTALS			

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?	YES/NO
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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 liability insurance.
2. I/We undertake to exercise all ordinary and reasonable precautions for the safety of employees, and third party property and persons.
3. Except as detailed on this form I/We have not suffered any loss or circumstances which has or might have given rise to a claim under this type of insurance in the last 5 years
4. I/We have not been convicted of any criminal offence (other than minor driving offences not resulting in disqualification) in the last 5 years
5. I/We have never been prosecuted under the Health & Safety at Work Act or other statute or regulation
6. 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
7. No insurer has declined nor imposed any special terms on any liability insurance
8. 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.
9. I/We have read the Main Exclusions in the Summary of Cover provided.

Are you able to confirm the declaration above?	YES/NO
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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: £ STERLING POLICIES

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. This summary refers to insurances issued in £ Sterling. See versions in € or \$ for insurances in these currencies. The Summary below describes the cover, but cover under any section only applies if it is shown as Insured in the Cover Details.

LIABILITY INSURANCE

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/Products 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
- Manslaughter and Corporate Homicide cover
- 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
- Volunteers

while 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 Judgments extension for UK & Republic of Ireland
- 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)
 - Manslaughter and Corporate Homicide Legal Defence Costs up to £1m.
 - Consumer Protection Act Legal Defence Costs (also applies to equivalent legislation in Europe)

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 any Employee (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
- 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