



Version 02/09



### POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

**Insurer:** AXA Insurance UK plc.

### Event Insurance Policy

### ABOUT YOUR COVER

FEATURES AND BENEFITS INCLUDED AUTOMATICALLY	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<b>Public Liability Cover</b>	Third party property damage and/or Bodily Injury to or death, illness or disease of any person caused by or arising from a Dangerous Activity.  Any liability assumed by You by arrangement.  Any wilful or malicious act or any act of vandalism resulting in damage at or to the Venue.  The public handling of animals.  Loss of or damage to property belonging to or held in trust by or in the custody or control of the Insured (but this exclusion shall not apply to employees' effects).  The defective erection, use or dismantlement by You or on Your behalf of any staging, marquees or temporary structures.	Policy Section No.1



OPTIONAL COVER	SIGNIFICANT EXCLUSIONS OR LIMITATIONS	POLICY SECTION
<p>The following cover is applicable only if you have chosen to add it to your policy and it is listed in the policy schedule</p>		
<p><b>Employers Liability</b></p>	<p>Height work in excess of 2.5 metres.</p> <p>Contracted in security or steward staff.</p>	<p>Policy Section No.2</p>
<p><b>Equipment Cover</b></p>	<p>Theft or attempted theft unless involving forcible or violent entry to or exit from a building or secured site</p> <p>Damage, loss or theft from unattended venues.</p> <p>Any wilful or malicious act of vandalism.</p> <p>Mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes), whether owned, borrowed or hired.</p> <p>The first amount of each and every claim, your excess is shown in your schedule.</p>	<p>Policy Section No. 3</p>
<p><b>Cancellation Cover</b></p>	<p>Circumstances likely to cause cancellation, abandonment or postponement of the event, which were known to you prior to the commencement of the insurance.</p> <p>Cancellation of an Event following the death, injury or illness of any party over the age of 75 years unless agreed by Us.</p> <p>The failure of any supplier where booking arrangements are not confirmed in writing.</p> <p>Any contractual breach by You.</p>	<p>Policy Section No. 4</p>



Version 02/09

Your cover is valid for the period shown on your schedule. For full policy details, please see our policy wording, available upon request. Alternatively you can view them online at [www.events-insurance.co.uk](http://www.events-insurance.co.uk)

**PLEASE REVIEW AND UPDATE YOUR COVER PERIODICALLY TO ENSURE IT REMAINS ADEQUATE.**

#### **CANCELLATION RIGHT**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days from the date of issue. Simply return the policy schedule and wording to us together with your written instructions to cancel. Please note this right does not apply if you have taken out a one off short term insurance of less than one months duration where cover has already commenced.

#### **MAKING A CLAIM**

If you have a claim, please telephone us on 01425 470360 as soon as possible to tell us about it.

#### **HOW TO MAKE A COMPLAINT**

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 01425 470360. If you are still not satisfied, please write to the Manager at

Event Insurance Services Ltd  
20A Headlands Business Park  
Ringwood  
Hants  
BH24 3PB

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

#### **COMPENSATION SCHEME**

##### **Compensation Scheme**

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about the compensation scheme arrangements from the FSCS.