



The information provided in this policy summary is key information you should read. This policy summary does not contain the full terms and conditions of your event insurance policy. The full terms and conditions can be found in the policy document.

Your policy is made up of the policy wording and your schedule, which will be provided when you take out your policy. The schedule confirms the sections of cover you have chosen.

This policy is arranged by David J Miller Insurance Brokers Ltd with UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Type of insurance: Event

Period of cover: Shown on your policy schedule

SECTION 1: PUBLIC LIABILITY

What is Insured

We will indemnify you up to the limit of indemnity stated in the schedule against any claims made against you by third parties (other than employees) for damages which you may become legally liable to pay arising out of bodily injury or damage to property arising out of accidents occurring during the period of insurance in the course of and at the insured event, including defense costs and expenses incurred with our written consent.

Exclusions

- Any product other than food and drink sold or supplied in the course of any insured event.
- 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).
- 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 and/or agreement unless this would attach in the absence of such arrangement and/or agreement.
- Any willful or malicious act or any kind of vandalism resulting in damage at or to the Venue.
- Damage to floors, the ground floor or underground services at the Venue.
- The defective erection, use or dismantlement by you or on your behalf of any staging, marquees or temporary structures.

SECTION 2: EMPLOYERS LIABILITY (optional)

What is insured

We will indemnify you up to the limit of indemnity stated in the schedule against any claims made against you inclusive of defense costs and expenses incurred with our written consent for damages which you may become legally liable to pay arising out of accidental bodily injury to any employee occurring during the period of the insurance in the course of and at the insured event.

Exclusions

- Any requirement to be insured under the Compulsory Motor Insurance provision of the Road Traffic Act.
- Legal Liability arising from any security work.
- Legal Liability arising from any height work in excess of 2.5 metres unless agreed by Insurers

SECTION 3: EVENT EQUIPMENT (optional)

What is insured

We will indemnify you up to the sum insured stated in the schedule against accidental loss or physical damage to event equipment owned by you or for which you are legally liable whilst at the insured event or whilst in transit to or from the insured event within the geographical limits and occurring during the period of insurance.

Exclusions

- Theft or attempted theft unless involving forcible or violent entry to or exit from a building or secured site.
- Loss of theft of event equipment from unattended vehicles.
- Damage, loss or theft from unattended venues.
- Mobile phones, jewellery (other than costume jewellery), items of clothing (other than costumes) whether owned, borrowed or hired.
- Bouncy castles and other inflatable play equipment
- Theft, loss, malicious damage or vandalism that has not been reported to the policy within 24 hours of discovery and a crime reference number obtained

SECTION 4: CANCELLATION & ABANDONMENT (optional)

What is insured

We will pay, up to the limit of indemnity stated in the schedule, the irrecoverable costs and expenses less any recoveries and savings that you are able to make, as a sole and direct result of the cancellation, abandonment, or postponement of the whole event occurring between the commencement date and expiry date of this insurance arising from any cause beyond your control, the control of the event organiser(s) or sponsor(s) or any financial supporters of the event.

Exclusions

- Circumstances likely to cause cancellation, abandonment or postponement of the event which were known to you prior to and/or at the commencement of this insurance.
- The financial failure of any fund raising venture on which the event is reliant.
- Court Mourning, death of a member of the royal family or head of state.
- Cancellation of any event following death, injury or illness to any party over the age of 75 years unless agreed by Insurers.
- Any Contractual breach by you.

COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:

Complaints regarding:

SALE OF THE POLICY

Please contact your agent who arranged the Insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, your agent will pass it to:

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

CLAIMS

Direct Group Ltd
Customer Relations
Quay Point,
Lakeside Boulevard,
Doncaster,
DN4 5PL
Tel: 0344 854 2072
Email: customer.relations@ryandirectgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 04619D

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited 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 90% of the claim with no upper limit. **You** can get more information about the compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

CANCELLATION

If you decide that for any reason, this policy does not meet your insurance needs then please return it to David J Miller Insurance Brokers Ltd within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending and the request is received prior to the Event Date, your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14-day cooling off period.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behavior
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

CLAIMS

If you wish to make a claim please contact:

David J Miller Insurance Brokers Ltd Event Insurance
c/o Direct Group Liability Services
PO Box 800
Halifax
HX1 9ET
Tel: 0344 412 4260

THE FINANCIAL SERVICES COMPENSATION SCHEME

Ageas Insurance Limited 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 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.