

Event Insurance Policy Summary

Policy Summary

This is a summary of the insurance provided by the Insignia Insurance Services Events insurance policy. It does not contain the full terms and conditions of your insurance and does not form part of your insurance contract. This document provides a summary of the key features, benefits and limitations of the cover provided. Your full terms and conditions are shown in the policy wording.

Who is the Policy intended for?

This policy meets the needs and demands of those who wish to insure Events. It is also available use by HM Armed Forces, their families and affiliate MoD organisations in Great Britain, Northern Ireland, BFPO or any Country endorsed in the Schedule.

Features and Benefits

Public Liability

Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of and in connection with the event.

Employers Liability

Provides cover for your legal liability to pay damages, claimants costs and expenses which arise as a result of anyone you employ at an event including temporary staff, volunteers or helpers, whether paid or unpaid.

Event Equipment

Provides cover for the loss of, or damage to equipment that you are responsible for during, and in association with your event.

Cancellation/Abandonment/Curtailment

Provides cover for your irrecoverable costs incurred as a result of the unavoidable cancellation, abandonment or postponement of the event for reasons beyond your control.

Event Money

Provides cover for the accidental loss including theft and robbery of that you are responsible for during, and in association with your event money.

Significant Exclusions and Limitations

A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your specific quotation.

Public Liability

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 wilful or malicious act, or any act of vandalism resulting in damage at or to the venue

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 erection or dismantling of any staging, marquees, spectator stand or seating of temporary or portable design or construction or temporary structures of any kind.

Employers Liability

Liability where road traffic legislation applies.

Event Equipment

The first £50 of each and every claim, unless stated otherwise in the schedule of insurance.

Loss or damage caused by the defective erection, use or dismantlement of any staging, marquees or temporary structures.

Damage caused by wear and tear, inherent defects or atmospheric or climatic conditions.

Theft or attempted theft unless there is evidence of violent, visible and forcible entry thereto.

Loss or theft from unattended vehicles.

Any wilful or malicious act, or any act of vandalism.

Mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes), whether owned, borrowed or hired.

Cancellation/Abandonment/Curtailment

The first £50 of each and every claim, unless stated otherwise in the schedule of insurance.

Circumstances likely to cause cancellation, abandonment or postponement of the event, which were known to you prior to the commencement of the insurance.

The failure of any supplier where booking arrangements are not confirmed in writing.

Cancellation of an event following the death, injury or illness of any party over the age of 80 years unless agreed by us.

Claims arising directly or indirectly from inclement or adverse weather (unless specifically included in the schedule)

We will not cover any claims directly or indirectly caused through war, terrorism, invasion, or civil war.

Any contractual breach by you.

Event Money

The first £50 of each and every claim, unless stated otherwise in the schedule of insurance.

Claims arising from losses due to errors and omissions.

Event Insurance Policy Summary

Policy Excess

Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

Period of Insurance

A covered event means an event that takes place entirely within the Period of Insurance and within the Geographical Limits you have chosen.

Details of the Insurer

The policy is underwritten Arch Insurance Company (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Insignia Insurance Services is a trading name of Trinity Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

Your Cancellation Rights

Within the Cooling Off Period

You can cancel this policy by contacting Insignia Insurance Services in writing to Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980 within 14 days of either:

- the date you receive your insurance policy
- or
- the start of the period of insurance, whichever is the later.

If you have not made any claims during the "cooling off period", we will refund the premium paid to us.

Cancelling During the Period of Insurance

You can cancel this policy at any time by contacting Insignia Insurance Services in writing at Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY or by calling 01722 597980.

We can cancel this policy by giving you 30 days' notice in writing to your last known correspondence address.

You may be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

Making a Claim

Of course, we hope you won't suffer any misfortune or need to make a claim but if you do, you should follow the procedure below:

Check the relevant section of the policy and your schedule to make sure the claim is covered.

Please telephone Insignia Insurance Services on 01722 597980 quoting the Policy number shown on the Schedule.

Insignia Insurance Services is a trading name of Trinity Insurance Services Ltd registered in England & Wales under company number 03904541, and whose registered address is Appledram Barns, Birdham Road, Chichester, West Sussex, PO20 7EQ. Trinity Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority under firm reference number 307068.

Making a Complaint

We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or the handling of a claim, please contact:

Managing Director
Insignia Insurance Services
22 Queen Street
Salisbury
Wiltshire
SP1 1EY

Tel: +44 (0) 1722 597980
Email: admin@insigniainsurance.co.uk

We will review your complaint and hope to resolve the issue. We will investigate the circumstances regarding your complaint and write to you with our response.

If you are not satisfied with our response, you may have the right to refer your case to the Financial Ombudsman Service. To qualify for this right as a business, you must have annual turnover and/or net assets below €2M and few than ten staff. The service can be contacted at:

The Financial Ombudsman
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567 or 0300 123 0123 (mobile users)
Email: complaint.info@financial-ombudsman.org.uk

Applicable Law

Unless specifically agreed to the contrary, in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales

Data Protection

You should understand that any information you have provided will be processed by us, 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 other parties.

Peace of Mind

Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Information about the Compensation Scheme arrangements is available from the FSCS at www.FSCS.org.uk