

# Event Insurance

## Insurance Product Information Document

This insurance is provided by Convex Insurance UK Limited. Convex Insurance UK Limited is a company registered in England & Wales with registration number 11796392. Registered address at 52 Lime Street, London, EC3M 7AF United Kingdom. Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 840616).

This document provides a summary of the cover, exclusions, and restrictions. The full terms and conditions of this insurance can be found in the policy document. All defined terms used in this document shall have the same meaning as in the policy document, unless stated otherwise.

### What is this type of insurance?

This is an Event Insurance policy for Stallholders & Exhibitors covering Event Cancellation (**available to Single Event policy holders only**), Public Liability, Employers' Liability, Property and Money (**provided they are shown as "Insured" in the Schedule**).



#### What is insured?

- ✓ **Event Cancellation:** Your Net Loss should an Insured Event be necessarily and unavoidably Abandoned, Cancelled, Curtailed, Interrupted, Postponed, or Relocated during the Period of Insurance for reasons beyond Your control and the control of the Participants.
- ✓ **Public Liability:** Damages and Defence Costs You are legally liable to pay in respect of Accidental Bodily Injury and Property Damage if these occur a) during and at the Insured Event and b) during the Event Period.
- ✓ **Employers' Liability:** Damages and Defence Costs You are legally liable to pay in respect of Bodily Injury sustained by an Employee during the Event Period a) arising out of and during the course of their employment by You and b) in connection with the Insured Event.
- ✓ **Property:** The insured value of the Insured Property owned, leased, rented, or loaned by You as a result of direct physical loss or damage occurring during the Event Period and the additional days of direct transit a) while in transit directly to and from the Insured Event or b) while in use at the Insured Event.
- ✓ **Money:** Direct physical loss of Money occurring during the Event Period a) at the Venue or b) while in direct transit between the Venue and a bank.



#### What is NOT insured?

- ✗ **Event Cancellation:** Adverse Weather in respect of events in the open or under canvas or in a temporary structure; Civil Commotion; Communicable Diseases including Covid-19; Financial failure and lack of support for the Event; National Mourning for over 70's; Non-appearance.  
  
Cover may be agreed for some of the above by extension and subject to an additional premium.
- ✗ **Public Liability:** Bodily injury caused by one participant to another; Dangerous Activities; Employee Bodily Injury; Mechanically Propelled Vehicles and Motor Vehicles; Damage to the ground or underground services.
- ✗ **Employers' Liability:** Work on offshore rigs or platforms.
- ✗ **Property:** Electrical or Mechanical Failure; Losses from Unattended vehicles; Theft by an Employee; Perishable goods (including food and drink); Paintings, sculptures and other works of art.
- ✗ **Money:** Money left unattended unless in a locked safe; Forgery, Deception or Fraud; Losses from unattended vehicles; Theft by an Employee.



### What is insured?



### What is NOT insured?

**X Exclusions applicable to all Operative Covers:** Communicable Disease; Cyber Acts or Computer System Failures; Biological or Chemical materials; Nuclear; Terrorism; War.

Cover may be agreed for some of the above by extension and subject to an additional premium.



### Are there any restrictions on cover?

- ! There is cover for losses above the Excess and up to the Limit of Liability.
- ! Our written consent is required for some costs, fees and expenses, failing which there may be no cover.
- ! There may be no cover if You make an admission of liability, offer, or promise payment without Our consent.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.



### Where am I covered?

- ✓ This insurance covers you in the territories listed in the Schedule.



### What are my obligations?

**Some key obligations are outlined below but for the full list of obligations please read the policy document**

- At the beginning of the period of insurance or when making changes to Your policy, You must give complete and accurate answers to the questions you are asked by Us.
- You must tell Us as soon as practicably possible if You become aware about any changes in the information You have provided to Us which happens before or during any period of insurance pursuant to the "Change in Circumstances" section of the Policy.
- When We are notified of a change, We will tell you if this affects Your policy. For example, We may amend the terms of Your policy or require You to pay an additional premium. In certain circumstances We may cancel Your policy in accordance with the "Our Right to Cancel" section of the policy document. If You do not inform us about a change it may affect any claim You make or could result in Your insurance being invalid.
- You must exercise all due diligence and take and agree to take, to the fullest extent possible, all reasonable measures to avoid or mitigate any loss or circumstance likely to result in a loss insured under this Policy.
- If You receive a Claim, potential claim or in case of any incident that may give rise to a Claim, You must follow the Claims Procedure and this includes: (a) given Us written notice as soon as reasonably practicable and in any event, within thirty (30) days of you receiving the Claim, potential claim or being aware of the incident; or within ninety (90) days of the expiry date of the Period of Insurance (b) give us all information and documentation as we may require immediately when you receive them and otherwise cooperate with us or our appointed agents; (c) make no admissions of liability, offer, promise, compromise or payment without Our prior written consent; and (d) take action to minimise the loss.



### What are my obligations?

- You must cooperate and give Us or Protectivity, who represent Us, information as We may require.
- You must retain all documentation relevant to a claim or incident at all times.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay, or the cancellation of your policy.**



### When and how do I pay?

You must pay the premium prior to or at inception of the Policy. For full details of when and how to pay, You should contact Protectivity or Your broker.



### When does cover start and end?

The Period of Insurance which is the date from which the cover starts and the date where cover ends is specified in the Schedule. For multiple events, for Operative Cover 1 You are covered for the period stated in Your policy schedule, for Operative Covers 2,3, 4 and 5 You are covered for each Event Period only.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting Protectivity. After the cooling off period, provided You have not made a claim, You will be entitled to a refund of any premium paid, either subject to a deduction for any time for which You have been covered or if it is at least thirty (30) days prior to the first Insured Event, depending on the Operative Cover.