



Policy Summary
Event Insurance

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. The full terms and conditions can be found in the policy document.

The Insurer is ERGO Versicherung AG, UK Branch.

ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority

This policy is valid for the Event Dates as specified in the schedule.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 1 - Public Liability</p> <p>Cover is provided for:</p> <ul style="list-style-type: none"> • Bodily Injury to a person, other than an Employee; • Damage to property not owned by You; • obstruction, trespass, nuisance or interference with any right of way, air, light, water or other easement or false imprisonment occurring during the Period of Insurance within the Geographical Limits and caused in connection with the Event. • claims arising from food or drink supplied by You. <p>occurring during the Period of Insurance within the Geographical Limits and caused in connection with the Event.</p>	<p>The excess shown in the schedule.</p> <p>This Section does not cover legal liability arising from:</p> <ul style="list-style-type: none"> • the sale or supply (including repair, packaging or labelling, erection, alteration, treatment, installation, processing, manufacture, testing, servicing, hiring out, storing or transportation) of goods other than food and drink supplied by You for consumption at the Event; • professional or other advice, design, specification or treatment or the failure to provide such advice, design, specification or treatment or professional negligence or malpractice of any kind other than first aid facilities at the Event; • any liability arising from the effects of any alcoholic or illegal substance including prescribed drugs; • any wilful or malicious act or any act of vandalism resulting in Damage at or to the Venue; • Anything that is Pre-existing. • Libel, slander, sexual assault, sexual harassment, abuse or rape. • Assault, battery or any intentional or deliberate violence either committed or alleged to have been committed by You or Your Employees. • Bodily Injury to any person or loss of or Damage to property caused by or arising from a Dangerous Activity e.g. events involving fireworks or activities such as ballooning, quad bikes, trampolining, canoeing or sailing, shooting or riding on animals - for full details see the policy wording; • Bodily Injury death, illness or disease of any participant caused by or arising from actual or attempted physical contact or challenge, intended or unintended, in the course of any sports or competitive activity organised by You or on Your behalf or for which You are responsible;

	<ul style="list-style-type: none"> • Damage to floors or the ground at the Venue; • Bodily Injury to any person or loss or Damage caused by the defective erection, use or dismantlement by You or on Your behalf of any Temporary Structures • the public handling of animals.
<p>Section 2 - Employer's Liability (if selected)</p> <p>We will indemnify You for an amount not exceeding the Limit of Indemnity in the Schedule for all sums (including claimant's costs and expenses) which You become legally liable to pay as damages in respect of Bodily Injury sustained by an Employee arising out of and in the course of his employment in connection with Your Event caused during the Period of Insurance and within the Geographical Limits.</p>	<p>Work undertaken offshore.</p> <p>Cover where compulsory insurance is required under Road Traffic Acts legislation.</p> <p>Cover for acts of Terrorism limited to £5,000,000.</p> <p>Limit of £5,000,000 in respect of claims arising from asbestos.</p>
<p>Section 3 - Event Equipment & Stock (if selected)</p> <p>We will indemnify You for Damage arising from any cause not otherwise excluded to Event Equipment or Stock owned by You or for which You are liable occurring during the Period of Insurance whilst:</p> <p>(a) at the Venue; or</p> <p>(b) in transit to or from the Venue within the Geographical Limits.</p> <p>and in respect of Stock;</p> <p>(c) the value of the property at the time of its destruction or the amount of the Damage.</p>	<p>The excess shown in the schedule.</p> <p>This Section does not cover:</p> <ul style="list-style-type: none"> • theft or attempted theft of Event Equipment or Stock whilst at any Venue unless involving forcible and violent entry to or exit from a building or secured site; • Loss or Damage by theft or attempted theft of Event Equipment or Stock from a motor vehicle unless at the time of loss or Damage: <ul style="list-style-type: none"> i) You were (or a person aged over 16 was, with Your permission) in the motor vehicle, or; ii) The vehicle was securely locked and force or violence were used to get into the vehicle, and iii) Any items were locked in a boot or locked compartment or iv) The vehicle was contained in a locked garage or compound when left between the hours of 9pm to 9am. • Loss or Damage to mobile telephones, handheld personal technical equipment, photo cameras, jewellery (other than costume jewellery), items of clothing (other than costumes), whether owned, borrowed or hired; • Loss or Damage to bouncy castles and other inflatable play equipment; • loss or Damage caused by the defective erection, use or dismantlement by You or on Your behalf of any Temporary Structures; • any wilful or malicious act, or any act of vandalism or deliberate acts resulting in material Damage or Bodily Injury; • Damage to Stock arising as a result of packing which was inadequate to withstand normal handling during transit.

<p>Section 3A - Event Money (if selected)</p> <p>We will pay up to the Limit of Indemnity stated in the Schedule, any irrecoverable loss of money used in connection with the Event and for which the organiser is responsible:</p> <ul style="list-style-type: none"> (a) At the Event (b) In transit or in the home of the organiser of an authorised Employee 	<p>This Section does not cover:</p> <ul style="list-style-type: none"> • Loss resulting for a business transaction • Consequential Loss, shortage due to errors or omissions or depreciation in value • Loss arising from the fraud or dishonesty of the organiser or any Employee or voluntary helper • Loss following the use of a combination code, key or duplicate key unless the combination code, key or duplication key was obtained by violence or threat of violence to its authorised holder or to a member of the holder's family • Loss from an unattended vehicle <p>We will not pay more than:</p> <ul style="list-style-type: none"> • £250 for loss of Money left unattended unless locked in a cupboard, drawer or safe, the key to which is in possession of the organiser or an authorised Employee • £2500 in total
<p>Section 4 - Cancellation, Abandonment or Postponement <i>excluding</i> Adverse Weather Conditions (if selected)</p> <p>Part 1 - Cancellation, Abandonment or Postponement</p> <p>We will pay, up to the amount as stated in the Schedule, for irrecoverable costs or expenses (less any income You have received in connection with the staging of the Event) incurred by You in connection with the Event following necessary and unavoidable Cancellation, Abandonment or Postponement during the Period of Insurance arising from any cause beyond Your control, or the control of any organiser or sponsor or financial supporter of the Event or any other party who performs or would perform any essential function needed for the successful fulfilment of the Event.</p> <p>We will also pay all necessary additional expenses incurred by You to avoid or reduce a loss under this Section provided such expenses do not exceed the amount of loss thereby avoided or reduced.</p> <p>Part 2 - Re-arrangement</p> <p>If circumstances arise that threaten Postponement or Cancellation of the Event, We will pay the Additional Costs incurred to enable the Event to take place on the Event Date.</p>	<p>This Section does not cover:</p> <ul style="list-style-type: none"> • circumstances likely to cause Cancellation, Abandonment or Postponement of the Event, which were known to You prior to and/or at the start of this insurance; • claims arising directly or indirectly from Inclement Weather or Adverse Weather conditions; • Your failure to make all necessary arrangements for the successful fulfilment of the Event in a timely manner; • the withdrawal, insufficiency or lack of finance from any cause; • lack of or inadequate receipts, sales or profits, or the financial failure of any fund raising venture on which the Event is reliant; • lack of or inadequate attendance, or insufficient interest, response or support to the Event; • industrial action or labour disputes, existing or threatened prior to the start of this insurance, whether known to You or not, unless the start date of the Event is more than 90 days after the start of this insurance; • the non-appearance of delegates, visitors, exhibitors, guests or key speakers because of state affairs or government matters; • court mourning, death of a member of the royal family or head of state; • circumstances arising through or as a result of orders or restrictions imposed by the local authorities, the police, fire or ambulance service; • Cancellation, Abandonment or Postponement of an Event following the death, Bodily Injury or illness of any person over the age of 75 years; • the failure of any supplier where booking arrangements are not confirmed in writing; • any contractual breach by You; • Planned work /contractors on site unless due to an emergency situation that has arisen after inception of the Policy • Failure or absence of tele-conferencing / data communication

	<ul style="list-style-type: none"> • Civil disputes/riots • Cancellation, Abandonment or Postponement directly or indirectly arising from any communicable disease which leads to <ul style="list-style-type: none"> (i) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; (ii) any travel advisory or warning being issued by a national or international body or agency; and in respect of (i) or (ii) above any fear or threat thereof (whether actual or perceived); • Cancellation, Abandonment or Postponement directly or indirectly caused by, resulting from or in any connection with any action taken in controlling, preventing, suppressing or in any way relating to: <ul style="list-style-type: none"> i) influenza A (H5N1) (also known as “avian flu” or “bird flu”); ii) any strain, virus, complex or syndrome that is related to influenza A (H5N1); and in respect of i) and ii) above any fear or threat thereof (whether actual or perceived).
<p>Section 5 - Cancellation, Abandonment or Postponement <i>including</i> Adverse Weather Conditions (if selected)</p> <p>Part 1 - Cancellation, Abandonment or Postponement We will pay, up to the amount as stated in the Schedule, for irrecoverable costs or expenses (less any income You have received in connection with the staging of the Event) incurred by You in connection with the Event following necessary and unavoidable Cancellation, Abandonment or Postponement during the Period of Insurance arising from any cause beyond Your control, or the control of any organiser or sponsor or financial supporter of the Event or any other party who performs or would perform any essential function needed for the successful fulfilment of the Event. We will also pay all necessary additional expenses incurred by You to avoid or reduce a loss under this Section provided such expenses do not exceed the amount of loss thereby avoided or reduced.</p> <p>Part 2 - Re-arrangement If circumstances arise that threaten Postponement or Cancellation of the Event, We will pay the Additional Costs incurred to enable the Event to take place on the Event Date.</p>	<p>This Section does not cover:</p> <ul style="list-style-type: none"> • circumstances likely to cause Cancellation, Abandonment or Postponement of the Event, which were known to You prior to and/or at the start of this insurance; • Your failure to make all necessary arrangements for the successful fulfilment of the Event in a timely manner; • the withdrawal, insufficiency or lack of finance from any cause; • lack of or inadequate receipts, sales or profits, or the financial failure of any fund raising venture on which the Event is reliant; • lack of or inadequate attendance, or insufficient interest, response or support prior to the Event; • industrial action or labour disputes, existing or threatened prior to the start of this insurance, whether known to You or not, unless the start date of the Event is more than 90 days after the start of this insurance; • the non-appearance of delegates, visitors, exhibitors, guests or key speakers because of state affairs or government matters; • court mourning, death of a member of the royal family or head of state; • circumstances arising through or as a result of orders or restrictions imposed by the local authorities, the police, fire or ambulance service; • Cancellation, Abandonment or Postponement of an Event following the death, Bodily Injury or illness of any person over the age of 75 years unless; • the failure of any supplier where booking arrangements are not confirmed in writing; • any contractual breach by You; • Cancellation, Abandonment or Postponement directly or indirectly arising from any communicable disease which leads to: <ul style="list-style-type: none"> (i) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency; (ii) any travel advisory or warning being issued by

	<p>a national or international body or agency; and in respect of (i) or (ii) above any fear or threat thereof (whether actual or perceived);</p> <ul style="list-style-type: none"> • Planned work /contractors on site unless due to an emergency situation that has arisen after inception of the policy • Failure or absence of tele-conferencing / data communication • Civil disputes/riots • Cancellation, Abandonment or Postponement directly or indirectly caused by, resulting from or in any connection with any action taken in controlling, preventing, suppressing or in any way relating to: <ul style="list-style-type: none"> (i) influenza A (H5N1)(also known as “avian flu” or “bird flu”); (ii) any strain, virus, complex or syndrome that is related to influenza A (H5N1); • and in respect of (i) and (ii) above any fear or threat thereof (whether actual or perceived); • claims arising directly or indirectly from Inclement Weather or Adverse Weather where the Policy was purchased within 14 days of the Event Date. • claims arising directly or indirectly from Inclement Weather unless certified to be Adverse Weather
<p>For full details of the coverage you must read your policy.</p>	<p>You should also refer to the Policy Conditions and General Exclusions which are shown in the policy wording.</p> <p>For full details of all exclusions you must read your policy document.</p> <p>Limits may apply to your policy - these are shown in your policy document and schedule.</p> <p>You may have to pay the first amount of any claim - the amount is shown in the schedule as the excess.</p>

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate.

If the value declared or the sum insured selected is less than the full insurable amount, then any claim may not be payable in full.

Claims

In the first instance claims should be notified to:

Pen Underwriting,
Riverside,
Cloister House,
New Bailey Street,
Manchester,
M3 5AG
Central Claims line - 03330 107190
Claims email address - uk.newclaims@penunderwriting.com

Complaints Procedure

If your complaint is about the way in which the policy was sold to you or whether it meets your requirements, you should contact the insurance broker who arranged the policy for you or if you did not use an insurance broker to arrange the policy then you should refer the matter to Pen Underwriting.

If your complaint is about a claim, you should also refer the matter to Pen Underwriting. Their contact details are provided below.

Pen Underwriting
7th Floor Spectrum Building
55 Blythswood Street
Glasgow
G2 7AT
Telephone: 0141 285 3539
pencomplaints@penunderwriting.com

Alternatively **You** can ask **Your** broker to refer the matter on for **You**.

Please quote **Your** policy number in all correspondence so that **Your** concerns may be dealt with speedily.

What happens next?

If Pen Underwriting is not able to resolve your complaint satisfactorily within three business days it will send you an acknowledgement letter.

The Pen complaints team will investigate your complaint and will provide you with a written response within eight weeks of your initial complaint. This will either be a final response or a letter informing you that Pen needs more time for their investigation.

If You remain unhappy

If Pen has not resolved your complaint at the end of eight weeks, or if after receiving Pen's final response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service (contact details below). You will have six months from the date of the final response to make this referral.

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress.

The Financial Ombudsman Service
Exchange Tower
London
E14 9GE

Telephone: 0800 0234 567

Further information is available from them and **You** may refer a complaint to them online at www.financial-ombudsman.org.uk

Compensation

ERGO Versicherung AG, UK Branch is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that ERGO Versicherung AG, UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 or www.fscs.org.uk.

Choice of Law and Jurisdiction

You and We are free to choose the law and jurisdiction applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance will be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England.

Language of this Policy

The English language will be used for all communications, the contractual terms and conditions and any other information We are required to supply You before and during the contract.

Cancellation

1) Your rights

You may cancel this Policy in the first year of insurance within a period which begins 14 days from the commencement of cover or receipt of the Policy documentation whichever is the latter

You may exercise this right by writing to Your insurance advisor or Us instructing cancellation
This right does not apply at any renewal of this Policy

2) Our Rights

We may cancel this Policy at any time by providing You with 10 days' notice of cancellation by recorded delivery letter to Your last known business address

3) Return of Premium

If this Policy is cancelled under the terms of 1) or 2) above and during the current Period of Insurance there have been no

- Claims made under this Policy for which We have made a payment
- Claims made under this Policy which are still under consideration
- Incidents likely to give risk to a claim but yet to be reported to Us

You shall be entitled to a refund of any premium paid, subject to a deduction for any time for which You have been covered. This will be calculated on a proportional basis.

If We pay any claim in whole or part, then no refund of premium will be allowed

Data Protection

All personal data provided by You will be treated by Us as confidential and will not be disclosed to any third party without Your consent unless permitted by law or as set out below. It is understood by You that any personal data provided to Us regarding You will be processed by Us for the purposes of providing insurance, handling any claims and any other related purpose and which may require providing such information to third parties

You agree that We may pass Your personal data to such third parties for processing on Our behalf
As a result We or such third parties may transfer Your personal data to a destination outside the European Economic Area ("EEA")

Both We and such third parties will take the necessary steps to ensure that Your information is treated securely and in accordance with this data protection policy. Details of those third parties can be provided to You on request

For a small fee You are entitled to a copy of the personal data We hold about You

If You would like to find out more about Our data protection policy or would like a copy of the personal data We hold about You please contact Us