



Terms of Business

Initial disclosure document for
eventinsurance.co.uk

About our insurance services

EventInsurance.co.uk is a trading style of Brokersure Ltd.

Brokersure Ltd is authorised and regulated by the Financial Conduct Authority FCA No: 501719.

Brokersure Ltd is registered in the UK with Company House No: 06902336. Registered Office: 29a Crown Street, Brentwood, Essex, CM14 4BA.

The Financial Conduct Authority is the independent watchdog that regulates financial services. You can use our FCA No:501719 to check our permissions on the Financial Conduct Authority's Register by visiting www.fca.org.uk or by contacting the Financial Conduct Authority on 0300 500 8082.

Whose products do we offer

Brokersure provides the website eventinsurance.co.uk for Event Insurance. The primary underwriter for Event Insurance is Ergo Versicherung AG who provide a delegated authority through Avid Insurance Services Ltd. Details and all policy documents will be available via the website.

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide

details on. You will then need to make your own choice about how to proceed.

Complaints regarding the sale of the policy and dealings directly with eventinsurance.co.uk

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact us.

Our email is
enquiries@eventinsurance.co.uk

Alternatively you can call us on 0330 880 1788
(Open Mon - Fri 8.30am - 6pm. Sat 8.30am - 4pm. Calls may be monitored or recorded)

Or write to us at:
Event Insurance,
Brokersure Ltd
Digital House
Threshelfords Business Park
Inworth Road, Feering, Essex
CO5 9SE

If we can resolve your complaint to your satisfaction within 3 business days we will do so and we'll write to you to confirm (a business day is defined as Monday to Friday, but excluding Bank Holidays).

If we have not been able to resolve your complaint to your satisfaction within 3 business days, we will keep you updated with progress and provide you with our decision as quickly as possible. This will be in the form of a final decision letter from our Customer Relations Team.

If you are not happy with the outcome of your complaint, you can ask the Financial Ombudsman Service to review your case. You'll need to contact them within 6

months of the date of our final decision letter. You can also ask the Ombudsman to review your case if we have not provided you with a final decision within 8 weeks of receiving your complaint.

Their contact details are as follows:
Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Tel : +44 (0) 300 123 9 123
Email:
complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternatively for online sales only

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs Your enquiry to our customer relations team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should you need to escalate your complaint further ODR will transmit your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr>
Please quote our email address:
enquiries@eventinsurance.co.uk

Eventinsurance.co.uk is a trading name of Brokersure Limited, a company registered in England with company number 06902336. Should you fail to be satisfied

with our final response you will have access to the Financial Ombudsman Service. They can be contacted at South Quay Plaza, 183 Marsh Wall, London, E14 9SR, telephone number 0845 080 1800 or e-mail enquiries@financial-ombudsman.org.uk Additional information regarding their services can be found on their website www.financial-ombudsman.org.uk

Payment

The insurer has appointed us as agents for the receipt of money, and in accordance with their instructions we hold your money in an insurer premium account until it is passed to the insurer or returned to you.

You are responsible for paying premiums by the due date. We have no obligation to fund premiums for you and have no responsibility for any loss you may suffer as a result of the insurer cancelling the policy due to non-payment. We normally only accept payment by debit or credit card or payments online.

Your contract of Insurance – information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If you are in doubt please contact us.

If the information provided by you is not complete and accurate:

- The insurer may cancel your policy and refuse to pay any claims.
- The insurer may not pay any claim in full or your premium may be revised or an excess imposed, or
- The extent of the cover may be affected.

In addition if your are taking out insurance related to your business or for commercial

purposes, the law has now changed so with effect from 12th August 2016 you have a duty to make a fair presentation when taking out a policy or making a change to one taken out before that date. The duty of fair presentation means you also have to make any disclosures in a way that is clear and substantially correct.

Your responsibility to read all documents

It is your responsibility to read all documents and be aware of what they contain. When a policy and related documents, e.g. policy summary, are issued you are strongly advised to read them carefully as they form the basis of the cover you have purchased. If you are in doubt over any of the policy terms or conditions, please tell us promptly.

Cancellation

Consumers have the right to cancel new policies within 14 days of receipt and renewal instructions within 14 days of renewal and receive a full refund on the basis no claims have been made and/or the event has not taken place.

If you are outside the first 14 days, an event has taken place, you are making a claim or something has happened that will lead to you making a claim, we can still cancel your policy and we may be able to offer a partial refund in line with the terms set out in your event insurance policy wording. Please call us on 0330 880 1788 or email us at enquiries@eventinsurance.co.uk for further information.

Your data

Insurers share information with each other to aid the prevention of fraudulent claims. In the event of a claim, information is placed on industry registers for analysis. Under the Data Protection Act you have the right of access to your personal records held on our files and we will tell you the fee if you ask us for a copy of your

information.

Confidential data is not otherwise shared with other parties unless it is a legal or regulatory requirement.

In the event of a claim

If you want to claim on your policy you should immediately use your insurer claim line (details in your policy). You should not admit liability nor agree to any course of action, other than emergency measures carried out to minimize the loss, until you have agreement from either your insurer

Commission disclosure

Commercial customers have the right to be advised of the level of commission we receive from underwriters. If you are a commercial customer you are entitled at any time to request information regarding commission we may have received as a result of placing your insurance business.

Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

Environment and postage

We are committed to being as environmentally friendly as possible and therefore will not send out postal documents unless requested by yourself. There will be a charge for documents sent out by post with the amount being clearly displayed or explained before any payment is made.

Marketing, Privacy and Cookies

- Our website contains full details of our Privacy Policy and use of HTTP Cookies.
- You can opt out of receiving any marketing from us by informing us via email or over the phone.
- By law, we are required to hold certain

data for a minimum of seven years and up to seventy years.

- All of our calls are recorded for training, claims handling and policy administration purposes.

Statement of fact

A statement of fact will be provided to you with your policy documents. This is a copy of your responses to our queries which you should read and check is correct before the date of your event. The responses which you provide us with are material facts which will form part of the insurance contract. If any information presented to us proves to be incorrect or inaccurate, your policy could be invalidated or a claim not fully paid.