



## SUMMARY OF COVER (£)

summ£/exhibitexpress/gbp/211010

### COVER OPTIONS

*Event Assured Exhibitor Express is sold as standard packages combining alternative levels of cover under each section. The sums insured and limits cannot be varied. In respect of insurance transacted from the web site we are not giving advice nor can we be aware of any other insurance you may have which might apply to this Event. You should satisfy yourself that the cover provided is appropriate and sufficient for your needs. If you need different cover from that shown or need advice, please call us and we can prepare a tailor made quotation.*

	MAXIMUM SUMS PAYABLE			
	PACKAGE 1	PACKAGE 2	PACKAGE 3	PACKAGE 4
<b>CANCELLATION &amp; DISRUPTION:</b>	NOT INSURED	£ 2,500	£ 7,500	£ 15,000
<b>LOSS OR DAMAGE TO OWNED OR HIRED PROPERTY:</b>	NOT INSURED	£ 2,500	£ 7,500	£ 15,000
<b>DAMAGE TO SHELL AND VENUE PROPERTY</b>	NOT INSURED	£ 10,000	£ 10,000	£ 10,000
<b>PUBLIC LIABILITY</b>	£ 5,000,000	£ 5,000,000	£ 5,000,000	£ 5,000,000
<b>EMPLOYERS LIABILITY (optional)</b> (*terrorism and asbestos- limited to £5m and UK only)	£ 10,000,000*	£ 10,000,000*	£ 10,000,000*	£ 10,000,000*

## CANCELLATION & DISRUPTION

### Operation of Cover:

- pays for loss you suffer as the result of
  - Disruption to the Event or
  - Affecting Your ability to exhibit at the Event as planned

due to any Cause beyond the control of you, your Organiser or the sponsors or financial backers. If you are organising the event for another party, then the insurance does not cover any Cause which is within the control of that party.

**Disruption** is defined as the necessary and unavoidable cancellation, abandonment, postponement, relocation or other substantial deviation from the pre planned form of the Event

Cover is provided for the following financial losses:

- Lost Expenditure
  - Cost of Advising those who need to know
  - Costs of Minimising Disruption (£ for £)
  - Failure to Vacate Penalties
  - Other additional expenses incurred resulting from the Disruption
  - Cost of calculating the claim
- Less any savings made

### Additional Features (other providers do not usually include these)

- **Free Terrorism cover is included** (unless we tell you otherwise). The free cover depends on where you are based, and where the event is being held:
  - **If you are based in England, Scotland or Wales and the Event is in England Scotland or Wales:**
    - cover is included in respect of Terrorist Attack occurring **within England, Scotland or Wales at any time during the Period of Insurance. Cover includes terrorism involving chemical, nuclear or biological weapons**, provided the act is Certified as a Terrorist Act by HM Treasury. "Cyber Terrorism" is excluded.
    - **Pool Re Condition: it is a condition of this cover that you must insure your general business property (buildings, business equipment and machinery, contents, stock etc) against terrorism damage with an insurer which is a member of Pool Re. If you insure any other currently planned events taking place in England, Scotland or Wales then such insurance must also cover terrorism. If you do not meet these conditions, then this extension does not apply.** We can supply a list of Pool Re member companies on request or it can be viewed at [www.poolre.co.uk](http://www.poolre.co.uk)
  - **If you are based in England, Scotland or Wales and the Event is outside England, Scotland or Wales:**
    - for events within Northern Ireland, any other EU Country, Iceland, Monaco, Norway and Switzerland cover is included in respect of Terrorist Attack occurring **at the Venue at any time during the Period of Insurance. It also covers Terrorist Attack (other than at the Venue) within 30 days of the opening of the Event and within 25 miles of the Event.** The Pool Re Condition does not apply, but cover does not include the use of chemical, nuclear or biological weapons
  - **If you are based outside the England, Scotland or Wales:**
    - for Events in UK (including Channel Islands and the Isle of Man), any other EU Country, Iceland, Monaco, Norway and Switzerland cover is included in respect of Terrorist Attack occurring **at the Venue at any time during the Period of Insurance. It also covers Terrorist Attack (other than at the Venue) within 30 days of the opening of the Event and within 25 miles of the Event.** The Pool Re Condition does not apply, but cover does not include the use of chemical, nuclear or biological weapons

- **National mourning cover is included** for events within Europe where the death or funeral occurs in that country and coincides with the dates of the event
- **Travel Delay Expenses** - additional expenses incurred by You to provide sustenance, travel and accommodation together with other reasonable out of pocket expenses arising from Travel Delay affecting the Participants in your exhibit. Defined benefits payable after 4 or 8 hours delay
- **Enforced Extended Stay Expenses** - pays the hotel bill and other costs which arise from such an enforced extended stay by Participants in your exhibit.

**Main Exclusions from Cancellation/Disruption cover:**

**The following are excluded, but cover may be available subject to individual underwriting for each event:**

- War, Civil War, & Similar Risks
- Terrorism (other than the free cover detailed above), or the threat or fear of terrorism
- Outbreaks of Communicable Diseases leading to quarantine or travel restrictions
- Swine Flue or any variation or mutation of Swine Flu
- Failure or non availability of means of teleconferencing or similar data communication links
- Adverse Weather affecting events in the open or in temporary structures
- Existing Strikes or Labour Disputes if the insurance starts less than 90 days before the commencement of the event
- National mourning outside Europe, or within Europe unless the death or funereal takes place during the event
- The inability of any individual person to attend the event (a "non appearance" risk)

**The following risks cannot be insured under this insurance**

- customs seizure resulting from the handling of contraband or illicit trade which is with your knowledge
- nuclear risks + chemical and biological weapons
- financial or trading risks - such as financial default or failure, lack of support, finance or interest
- **any circumstance which may give rise to a loss which exist at the time of taking out the insurance.**

## LOSS OF OR DAMAGE TO PROPERTY

**Covers:** "all risks" of physical loss or damage unless otherwise excluded to:

- **Your Own & Hired Property:** All property which belongs to You or for which you are responsible including items temporarily hired to You for the purposes of loading, unloading, setting up or taking down the exhibit at the Event, whilst at or in direct transit (including necessary temporary storage) to or from the Event up to the Sum Insured shown in the Cover Details.
- **Damage to the Shell and Venue:** Property of the Venue provided for Your use by the owners or managers for the staging of Your exhibit at the Event up to £10,000 (standard limit).

### Other Features and extensions

- Covers cost of repair or replacement provided you insure the full value (otherwise claims are dealt with on current value only)
- Includes cover for loss of hire charges in hired in equipment up to 25% of the sum insured
- Damage by Terrorism is automatically included. However, if You and the Event are both in England, Scotland or Wales, then the terrorism cover only applies if you insure all your other real and material property (including at events) with a member of Pool Re Ltd, and such cover must include terrorism. If you do not, the terrorism cover under this section is void.

### Significant Exclusions from Loss or Damage to Property Cover

- Data, money
- Aircraft, watercraft or vehicles except as static display items
- Damage to soft ground
- Livestock, bloodstock, plants trees, marquees
- Jewellery, precious metals or watches valued individually at more than £100
- Mechanical breakdown or failure
- Mysterious disappearance
- Theft of portable electronic equipment left unattended at the venue
- Theft of property in transit left in an unattended vehicle between sunset and sunrise unless in a locked garage or compound, and at other times unless the vehicle is locked and all alarms and security devices are activated
- Theft or weather damage to property in the open
- Consequential loss or loss of use
- Please note that Event Assured Exhibitor Express is not suitable for insuring art, antiques, collectables or similar property for which a valuation would normally be required to prove value.

## EXHIBITOR LIABILITY INSURANCE

### Cover is provided for

- compensation and claimant's costs and expenses, and
- legal costs and expenses You pay with Our written permission in connection with defending any claim

plus

- all costs incurred with Our written consent for representation of You in any proceedings in a Court or similar forum arising out of any death or alleged breach of statutory duty

### Employers Liability

- This covers your legal liability for death injury or disease suffered by any Employee in connection with your participation in the event. The term Employee includes any person under a formal or casual contract to work for You, including any
  - temporary employees (paid or unpaid)
  - Labour master or labour only sub-contractor or person supplied or employed by them
  - Self-employed person
  - Person hired to or borrowed by You
  - Person undertaking study or work experience or youth training scheme
  - Voluntary or unpaid personswhile working for You in connection with Your participation in the Event and employed from within the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland
- You should check local legislation to see whether You are required to arrange insurance locally in the country where the people are employed.

### Public Liability

- This covers your legal liability to third parties for accidental bodily injury or loss of or damage to property arising out of your participation in the Event. This includes:
  - Food and drink supplied at the Event
  - false arrest or imprisonment,
  - accidental obstruction, trespass, nuisance, interference with any rights of way, air or water.Which occurs during the Period of Insurance and arising out of your participation in the Event

### Other Features of The Liability Cover

- Indemnity to Directors and Employees
- If you are an Association, Club or Committee, cover for your officers and members for the time being in connection with the Event
- Indemnity to Principals
- Indemnity to Venue owners or operators and to the exhibition organisers
- Cross Liabilities
- Court Attendance Expenses
- Data Protection Act 1984 cover
- Overseas Contingent Employers Liability (outside Europe)
- Contingent Liability (Non Owned Vehicles)
- Sudden & Unintended Pollution
- Health & Safety at Work Act Legal Defence Costs
- Consumer Protection Act Legal Defence Costs

### Main Exclusions From Liability Cover

- Any legal action in USA or Canada
- Fines and penalties
- Libel, slander, defamation
- Employment disputes
- Terrorism or asbestos (except Employer's Liability minimum legal requirement in UK)

### Exclusions Under Employer's Liability

- Sums payable under Workmen's Compensation, Social Security or Health legislation
- where the Employee (other than a driver) is carried in or on a vehicle or is getting in or out of a vehicle where such Injury arises from the operation of the vehicle by You within road traffic laws requiring compulsory insurance or security.
- Any person employed from outside the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland

## Exclusions Under Public Liability

- the ownership, possession, use or operation of mechanically propelled vehicles, aircraft, watercraft nor work done on or in such vehicles, vessels or craft other than:
  - where they are used or operated as part of a display or exhibition,
  - demonstration, installation or dismantling within the Event site including official approved loading and unloading areas,provided always that these are circumstances where no compulsory insurance is required by law.
- Products other than food and drink supplied at the Event
- The use or application of any cosmetics, therapy or treatment
- Actual or alleged sexual molestation, physical or mental abuse, assault or battery
- the use or provision of any bouncy castles, inflatable, slides or rides (mechanical or otherwise) except where such are provided by bona fide contractors who have provided You with evidence of current public liability insurance which covers the activity, and which indemnifies You as principal.
- Pollution or contamination except that due to an identifiable accident which happens during the Period of Insurance.
- liability assumed under contract which would not have attached in the absence of such contract unless We have conduct and control of any claim
- payment of liquidated damages or under any penalty clause
- The first £ 250 of property damage other than the Venue
- Caused by Asbestos
- Caused by Terrorism
- Caused by communicable diseases which lead to quarantine or restriction in movement of people or animals or the issue of travel advisory warnings
- In respect of damage to the venue – the first £ 250 each loss or if Damage to Venue cover is included the property damage, the sum insured under that section
- Property Damage caused by deliberate acts with disregard to the consequences or as the result of the application of tools or work being done on property or the Venue
- Property Damage to property belonging to or occupied by You or in Your care, custody or control other than
  - the personal effects of Employees or visitors to the Event,
  - Venues
- Damage to soft ground

## GENERAL POLICY EXCLUSIONS

- Nuclear risks ( except where Terrorism cover applies in England, Scotland or Wales, as this includes nuclear, chemical and biological weapons – see section on Terrorism above)
- War and Allied Risks

## Material Facts and Pre-existing Conditions

Please note that if when taking out event insurance you are aware of any circumstances or information which may increase the risk of a claim, you should advise us so that this may be disclosed to the Underwriters. This will not necessarily affect the terms quoted, but failure to do so may invalidate the insurance and prevent you from making a claim.