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## What is a summary of cover?

This document provides key information about our exhibitor policy. This policy summary does not contain the full terms and conditions of the policy. These can be found in your policy wording, schedule and/or quotation. If you have any questions relating to the policy, please contact your insurance broker or Hiscox directly.

In order to give our customers the flexibility to choose the cover they require some of the covers described here are optional. Your schedule will set out the cover you have chosen.

**Policy wordings:** Exhibitors insurance.

**Type of insurance:** Cancellation and abandonment, property, public liability and employers' liability cover for exhibitors

**Underwritten by:** Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited or Syndicate 3624 at Lloyd's managed by Hiscox Syndicates Limited. Please refer to your policy schedule for full details.

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## Significant features and benefits

**Cancellation:** cover for your irrecoverable expenses if the event is cancelled, postponed, abandoned, curtailed or relocated as a sole and direct result of a cause which is entirely beyond your control, or you are unable to attend the event as a sole and direct result of a cause which is entirely beyond your control.

**Property:** physical loss, including theft or damage, of your property or property for which you are legally liable whilst at the event or in transit to and from it. Property cover also includes up to £10,000 for physical loss of or damage to property supplied to you by the organiser of the event.

**Public liability:** covers compensation payable to a third-party, following actual or alleged accidental bodily injury or damage to their property, if the incident happens during the build-up to the event, whilst the event is taking place or during the breakdown of the event. We will also pay your defence costs, which are in addition to the sum insured (subject to certain exceptions).

**Employers' liability:** covers defence costs and/or damages following an injury to someone working for you at the insured event. Please note that in the UK it is a statutory requirement for employers to hold employers' liability cover for full-time, temporary staff and volunteers.

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## Significant or unusual exclusions and limitations

### Applying to all sections of cover

- War, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
- Confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

### Applying to cancellation cover

- Adverse weather in respect of events taking place in the open or within a marquee or temporary structure, unless agreed by us.
- Financial failure of any person, corporation or entity
- Lack of sales, interest, support or finance.
- Communicable diseases including, but not limited to, Bird Flu and Swine Flu, unless agreed by us.
- Losses resulting from terrorism, unless agreed by us
  - If you are based in England, Scotland or Wales and the Event is in England, Scotland or Wales, and the sum insured is £15,000 or less, we will include cover for up to £15,000 or currency equivalent in respect of terrorist act occurring at the venue at any time during the period of insurance or a terrorist act within a Great Britain and within 50 days of the opening of the event.

## Exhibitor event insurance

### Policy summary

- If you are based:
  1. in England, Scotland or Wales and the event is outside of England, Scotland, Wales, France or Belgium but in any other EU country; or,
  2. outside of England, Scotland or Wales and your event is in any other EU country except France or Belgium; we will include cover for up to £15,000 or currency equivalent in respect of terrorist act occurring at the venue at any time during the period of insurance or a terrorist act within a 25 mile radius of the venue and within 30 days of the opening of the event.
- Industrial action or labour disputes whether actual or threatened unless the inception date of this insurance precedes the start of the insured event by at least 90 days, unless agreed by us.
- Pre-existing medical conditions for symptoms which have been present in the preceding 12 months, unless agreed by us.

#### Applying to property cover

- Jewellery, watches or clothing, personal property, data, precious metals/stones, or money,
- Loss or damage from vehicles left unattended, unless the vehicle is locked and alarmed and the property is concealed from view wherever possible and, if left overnight, kept in a secure compound or an enclosed building which is securely locked
- Theft/loss not reported to police.
- Mysterious disappearance or unexplained loss.

#### Applying to public liability cover

- Death or bodily injury resulting from the use or application of any treatment, therapy or cosmetic product.
- Ownership, possession or use of any vehicles.
- Death or bodily injury of third parties or damage to third-party property resulting from terrorism.
- Damage to property owned by you or in your care custody or control or the custody of any person under contract of service with you. This exclusion does not apply to the venue, including its contents, fixtures and fittings, leased or rented to you other than damage caused by the use of tools to the structure of the venue or its fixtures and fittings.
- Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by you other than food and drink supplied in the course of the insured event and then only up to the sum insured.
- The ownership, possession or use of any aircraft, drone or other aerial device, hovercraft, watercraft, or any mechanically propelled vehicles and their trailers. This exclusion shall not apply to watercraft or mechanically propelled vehicles which are contained within the confines of the venue location for the purposes of display, exhibition or demonstration.
- Ownership, possession or use of any fireworks, bonfires, pyrotechnics, sparklers or any airborne lanterns unless they have been provided by, set up and operated by a contractor who has their own public liability insurance which indemnifies you as their client.

#### Applying to employers' liability cover

- Any claim or loss due to bodily injury, illness, death or disease of any of your employees or volunteers whilst in, upon, boarding or alighting from a vehicle where insurance or security is required under any road traffic legislation or where you are entitled to indemnity from another source.

In addition to the above, the policy wording contains other exclusions which are set out under 'What is not covered', to which you should refer when considering whether or not the policy is suitable for your needs and circumstances

## Deductibles

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On some parts of the cover you will be required to pay the first part of any claim. Please refer to your policy schedule for the specific deductibles which apply to your policy.

## Your demands and needs

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Your premium and insurance cover will be based on the details you have provided to us. This product meets the demands and needs of those who wish to insure their participation in an exhibition for cancellation and abandonment, property damage, public liability and/or employers' liability. The information you have provided to us forms a record of your demands and needs particular to your specific circumstances.

You should read and check all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply.

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## **Duration of contract**

The period covered by this insurance is valid from the time cover is granted until the breakdown of the exhibition stand insured by the policy or at completion of the final transit from the exhibition.

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## **Law and jurisdiction**

Unless specifically agreed to the contrary this insurance shall be subject to English law and the policy wording will be in English.

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## **Cancellation rights**

You may cancel this policy up to 90 days before the start of the insured event. At our discretion we may refund up to 50% of the premium you have paid. However we will not return any premium if there are any notified or paid losses under this policy or any circumstances which are likely to give rise to a claim under this policy.

We may cancel this policy by sending you ten days' notice by recorded post to your correspondence address shown in the schedule if you fail to pay the premium in accordance with the written conditions of the schedule.

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## **How to make a claim**

If you suffer a loss and need to make a claim you should contact us, and your insurance broker if you have one, as soon as possible. Our number is shown on your schedule. For all claims you will need to provide your Hiscox policy number and full details of the claim including the date, amount claimed and circumstances.

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## **Complaints procedure**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact the customer relations team in writing. Contact details are shown on your policy schedule.