



Event Connect

Brochure

Protecting your community.
Insuring your future.

ansvar 

We have designed Event Connect specially for organisations who are involved in arranging, or exhibiting at, indoor and outdoor events.

Event Connect

The policy summary shows the main features and exclusions of the policy – it does not provide all the terms, conditions and exclusions that are in the policy wording. You can ask us for a copy of this.

A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or is unusual compared to other policies for the charity sector that are available. We have also included extra information that may help you.

Cover under our Event Connect policy is provided by Ecclesiastical Insurance Office plc.

Events and activities

Cover can be arranged to insure those events that would not be part of your everyday activities and which may not be covered under your organisation's general insurance, for example joint charity activities or church celebrations.

For events such as festivals, carnivals or fairs, we deal with two or more unrelated activities held over one or more days and are under your control, as one event.

We can meet the insurance needs for each of your events for the following activities:

planning meetings and site visits (the period of insurance of the policy must include these); and

setting up, dismantling and removal as part of an event (the number of days of each event must include these).

As well as offering cover for single one-off events, we also offer an annual policy to cover a programme of events (up to 27 days for any one event).

We will provide cover unless we say in the policy summary that a particular activity is not covered (for example, we do not insure a number of high-risk activities under the public and products liability section).

If you need cover for any extra, excluded or similar activities, we may be able to include them if you give us details. Please let your insurance advisor or us know about any event or activity which you are not sure about.

Why Ansvar?

We are a general insurer specialising in insuring not-for-profit organisations and connected individuals. Our ethical investment and trading policy means we will not deal with organisations which are mainly involved in alcohol, tobacco, gaming and armaments.

We also give a percentage of our profits to help charities involved in alcohol and drug-education rehabilitation.

We have been trading in the UK for over 60 years and are renowned for offering an excellent personal service and providing a fast and sympathetic response to claims. We are a business division of Ecclesiastical Insurance Office plc.

If you want to find out more about us, please go to our website at www.ansvar.co.uk

Fair presentation guarantee

For 'online' quotations

We will accept that 'a fair presentation of risk has been made' as long as:

- you have completed the 'online' questions accurately and in good faith; and
- any assumptions on the Statement of Fact have been checked by the insurance advisor and are correct.

Choice of cover

Public and products liability is a compulsory section of cover.

You can also add the following sections of cover.

- All risks
- Cancellation expenses
- Employers' liability
- Money (including personal accident assault)
- Personal accident

Tax

We add insurance premium tax (IPT) to your premium at a rate set by the Government.

Instalments

For annual policies, you can pay the premium in monthly instalments as long as you meet our minimum level of premium for this facility. You will need to fill in an instalment form and we will make the necessary arrangements with your bank or building society.

Helpline

Available Monday to Friday 9am to 5pm (not including public and bank holidays).

- Risk advice (help in managing or reducing the risk of loss, damage or liability).

Importance of having adequate sums insured

You should ask your insurance advisor for advice on sums insured and indemnity limits. However, it is your responsibility to make sure that the sums insured (including VAT if this applies) are enough to replace all of the property insured and, for business interruption, to cover a total loss of all income.

If, at the time of damage to property, the sum insured is less than the full cost of replacing all of the property (the reinstatement value), we will only pay the same proportion of the claim as the sum insured bears to the full reinstatement value of the property.

For example, if the sum insured for the property is £100,000 and the actual reinstatement value is £200,000, the sum insured is 50% of the reinstatement value so we will only pay 50% of the claim. Using these figures, if the loss you suffered was valued at £50,000, we will only pay 50% of that amount (£25,000), calculated as follows.

$$\left[\frac{\begin{array}{c} \text{£100,000} \\ \text{(sum insured)} \end{array}}{\begin{array}{c} \text{£200,000} \\ \text{(full reinstatement value)} \end{array}} \right] \times \begin{array}{c} \text{£50,000} \\ \text{(value of loss)} \end{array} = \begin{array}{c} \text{£25,000} \\ \text{(amount we will pay)} \end{array}$$

It is important you review your sums insured regularly to make sure your cover continues to meet your needs.

Settling claims

- If an excess applies to a claim, we will take off the amount of the excess from the claim settlement.
- The sum insured or the indemnity limit (as appropriate) will be the most we will pay unless we say otherwise.

Change in risk

You must let us know as soon as reasonably possible if there are to be any changes to your planned activities of your event or if there are any changes to the venue itself that may cause your event to become unsafe, for example building work or alterations to the site. If this happens, we may cancel the policy from the date of the alteration, apply special terms or charge an extra premium (or both).

Special requirements

- These are aimed at reducing the risk of loss, damage or liability.
- They only apply if they relate to your property or your event.
- We will not pay a claim (unless we say otherwise) if you fail to keep to a special requirement.
- See the policy wording for full details of the special requirements.

Section of cover	Special requirements	Summary of special requirements
All risks	Trailer security	Fitting security devices and keeping trailers in a locked building or locked compound
Employers' liability	Corporate manslaughter	Immediately telling us about any legal action
Money	Record-keeping	Record-keeping and storing records
	Security	Safes and strongrooms being kept locked and keys kept safe
	Carrying limits	Using a given number of people or a security company to carry money
	Credit and debit cards	Storing credit- and debit-card sales vouchers
Public and products liability	Using bouncy castles and other land-based inflatables or trampolines	Supervision and safety requirements for equipment
	Clean-ups or litter picks	Safety procedures and using protective personal equipment
	Second-hand goods (products liability)	Checking goods and record-keeping
	Face painting and henna tattoos	Safety procedures and hygiene precautions
	Insurance checks	Checking insurance documents of professional suppliers and other people or organisations
	Loaned or hired out mobility equipment	Safety checks and keeping records of equipment
	Corporate manslaughter	Immediately telling us about any legal action
	Firework displays or bonfire events (optional cover)	Management and safety procedures for the event

Policy summary

Cover under the policy applies within the United Kingdom, the Channel Islands and the Isle of Man only unless we say otherwise.

See the policy wording for full details of cover, exclusions, and the general conditions and general exclusions.

Public and products liability

The insurance for public liability is provided on a 'costs in addition' basis.

This means that, unless we say otherwise, we will pay costs and expenses as well as the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to the public, or damage to their property which happens during the period of insurance and in the course of your event, including specified activities not organised, run or supervised by you as long as you meet certain requirements – see 'Professional suppliers activities' on the next page	£250 excess for third-party property damage Section limit: £1,000,000 any one claim: • for damages (costs and expenses will be paid as well as this limit unless we say otherwise) • includes costs and expenses for acts of terrorism • applies to any one period of insurance for selling and supplying goods or for pollution and contamination • applies to all extensions, unless we say otherwise (extension limits are not in addition to the section limit) Note: We will not increase the section limit any higher than £5,000,000 for acts of terrorism or for firework and bonfire events Abuse (physical, sexual, medical or psychological) and insulting behaviour Bodily injury to employees and authorised volunteers arising out of your event Contractual liability for selling and supplying goods or any contract work you carry out Medical, surgical, dental, pharmaceutical or therapeutic products Mobility equipment hired or loaned out by you (other than products liability) Offshore activities Products sold or supplied to the United States of America or Canada Professional advice, error or services Property being worked on Terrorism at sports stadiums, exhibitions, theatres, music venues or any events organised by you where more than 2,500 people may attend at any one time Treatment other than first aid Using mechanically propelled vehicles for which you need compulsory insurance Using watercraft (other than non-mechanically propelled craft under nine metres long) and craft designed to travel through air or space Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer

Public and products liability extensions

Cover	Significant exclusions and limits
Indemnity to principals, members and other people	
Cross liabilities	The section limit applies in total for all parties named in the policy schedule
Hired or rented premises	£250 property damage excess Contractual liability
Contingent motor liability	
Wrongful arrest	£25,000 any one period of insurance including costs and expenses Claims by any employee or authorised volunteer
Legal liability as a result of any breach or alleged breach of current data protection legislation during the period of insurance We will also cover past events which you become aware of in the current period of insurance that would have been covered under a previous 'claims made' policy	The limit is: £1,000,000 in any one period of insurance for damages and costs and expenses following civil action against you, and £100,000 in any one period of insurance for defence or prosecution costs awarded against you after criminal proceedings. Claims, or notices that may result in a claim, for past events we are not told about within 28 days after you have received the claim or notice Costs for replacing, reinstating or deleting data
Selling or supplying second-hand products	Gas appliances and any other appliances containing or using flammable liquids Upholstered furniture or bedding not meeting legal safety requirements
Court attendance expenses	£250 a day per person
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£500,000 for any one period of insurance, or £1,000,000 if the employers' liability section also applies, or £2,000,000 in total for all policies we cover you for if relating to the same prosecution Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act
Health and Safety at Work Act defence costs for criminal proceedings	£500,000 in total for all claims relating to the same prosecution under this extension and the employers' liability section Costs covered elsewhere Deliberate act or failure to act Fines or penalties
Consumer Protection Act and Food Safety Act defence costs for criminal proceedings	£500,000 any one claim under each Act Costs covered elsewhere Deliberate act or failure to act Fines or penalties Liability for bodily injury or damage to property Under Food Safety Act, any order made under Section 9 or regulation under Section 45

Employers' liability

The insurance for employers' liability is provided on a 'costs inclusive' basis.

This means that, unless we say otherwise, costs and expenses are included within the indemnity limit specified in the schedule.

Cover	Significant exclusions and limits
Legal liability for injury to employees and authorised volunteers caused during the period of insurance in the course of your event	Section limit: £10,000,000 any one claim including costs and expenses but reduced to £5,000,000 if terrorism is involved Offshore activities Where compulsory motor insurance is needed Unauthorised access to your computers, or computer errors, failure of a computer or you being unable to use a computer

Employers' liability extensions

All extension limits include costs and expenses and form part of, and are not in addition to, the section limit.

Cover	Significant exclusions and limits
Indemnity to principals and others	The section limit applies
Unsatisfied court judgements	The section limit applies
Expenses for attending court	£250 a day per person
Corporate manslaughter defence costs for criminal proceedings under Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007	£500,000 for any one period of insurance, or £1,000,000 if the public and products liability section also applies, or £2,000,000 in total for all policies we cover you for if relating to the same prosecution Costs covered under the legal expenses section or elsewhere Costs of any remedial or publicity orders Deliberate act or failure to act
Health and Safety at Work Act defence costs for criminal proceedings	£500,000 in total for all claims relating to the same prosecution under this extension and the public and products liability section Costs covered elsewhere Deliberate act or failure to act Fines or penalties

All risks

Cover	Significant exclusions and limits
Any loss or damage, within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man, to your specified or unspecified property We will restrict any cover provided for marquees, tents, inflatables, sports equipment, wind turbines and solar or photovoltaic panels to loss or damage by fire, explosion, lightning, earthquake, smoke, aircraft, theft or attempted theft, being hit by any aircraft, vehicle, train or animal, riot, civil commotion, storm, flood and accidental damage caused by falling trees, branches, telegraph poles, lamp posts or pylons	£100 excess £250 excess for storm or flood damage to property in the open which is not designed to be kept in the open or has not been protected against storm or flood damage £250 theft excess for property in trailers £500 theft excess for property not kept in a locked building or locked motor vehicle Section limits: The selected total sum insured and the selected item limit Property from open or soft topped trailers Property from unattended motor vehicles unless hidden and the vehicle locked Subsidence, heave or landslip Theft of property from buildings not occupied by you, unless entry to or exit from the buildings is by forcible or violent means Unexplained disappearance Vermin, mechanical or electrical breakdown, faulty workmanship, cleaning and restoring Wear and tear or damage which happens gradually

Cancellation expenses

Specified extension limits form part of, and are not in addition to, the section limits unless we tell you otherwise.

Cover	Significant exclusions and limits
Deposits or charges you cannot get back and organising and promoting expenses you have agreed to due to you being unable to go ahead with, or postpone or cut short, the whole event due to: - the non-appearance of any pre-booked speaker, celebrity, performer or musician where no suitable replacement is available - the failure of a supplier to provide goods or services where no suitable alternative supplier is available - any other cause beyond your or your event organiser's or supporters' control We will also pay the extra costs you have to pay in avoiding a situation where you are not able to go ahead with, or postpone or cut short, the whole event	£250 excess Claims we are told about more than 14 days after the event was cancelled, postponed or cut short Failure of a supplier or non-appearance of a speaker or entertainment where booking arrangements are not confirmed in writing Financial failure or insolvency Industrial action or labour disputes Infectious or contagious diseases Lack of attendance or not enough interest Non-appearance of any speaker, celebrity, performer or musician over the age of 75 because of death, injury or ill health Orders or restrictions imposed by any local authority or the emergency services The venue being unavailable due to work by contractors, other than emergency work Withdrawal or lack of finance

Cancellation expenses extensions

Specified extension limits form part of, and are not in addition to, the section limit unless we tell you otherwise.

Cover	Significant exclusions and limits
Exhibitors – extra costs you have to pay because you did not leave the venue at the end of your tenancy following an incident beyond your control	£500 any one claim
Poor weather conditions that make starting or completing your event dangerous or irresponsible	20% of the section limit Not enough attendance to the event due to weather conditions

Money

Cover	Significant exclusions and limits
Physical loss of crossed cheques, other non-negotiables and other money Damage to: • clothing and personal belongings caused by theft or attempted theft of money • the safe or strongroom at the premises or money-carrying belt or case	£100 excess Up to £250,000 for crossed cheques and other non-negotiables Other money limits: • £1,000 at the venue in a locked safe • £2,000 at the venue during working hours, when being carried by you or in a bank night safe • £1,000 at the home of an authorised employee or authorised volunteer • £250 for any one claim and £500 in any one period of insurance in your collecting tins or buckets • £500 in any other circumstances £100 for personal money, £500 in total for any one person for clothing and personal belongings £2,000 for safe or strongroom at the premises or money-carrying belt or case Clerical errors, unexplained shortage or a business transaction Loss from unattended motor vehicles or money-operated machines Money in the custody of professional carriers

Money extensions

Specified extension limits apply in addition to the section limit.

Cover	Significant exclusions and limits
Misappropriation of money by an employee or authorised volunteer	£2,500 any one person, £5,000 any one period of insurance Losses not discovered within 14 days of the event
Injury to you, employees and authorised volunteers due to theft or attempted theft of money or contents that causes death or disability	People aged under 16 or over 70 £10,000 for death £10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech £100 a week for temporary total disability up to 104 weeks Illness or disease
Fraudulent use of credit or debit cards	£1,000 per card account in any one period of insurance Losses if you fail to keep to the card issuer's terms or fail to report the loss to the police and card issuer within 24 hours of discovering the fraud

Personal accident

Cover	Significant exclusions and limits
Following injury to you, employees and authorised volunteers arising from accidents while working in connection with your event	People aged under 16 or over 80 £10,000 for death (up to £5,000 if aged 66 to 80) £10,000 for permanent total disability, including loss of hands, feet, eyes, hearing or speech (up to £5,000 if aged 66 to 80) £100 a week for temporary total disability up to 104 weeks after the deferral period (up to £50 a week if aged 66 to 75 or £25 a week if aged 76 to 80) £2,500 for any one person for medical and dental expenses £20 for every 24 hours in hospital, up to £200 for any one person for in-patient hospital treatment Chemical, biological or nuclear terrorist act Illness or disease Insanity Serving in the armed forces Specified sport and hazardous activities: abseiling, aqua-lung diving, boxing, cliff or rock climbing, earth balling, elastic rope sports or activities, firework displays, flying (except as a fare-paying passenger), football, hang-gliding, horse riding, hunting, martial arts, motorcycling, motor scootering, mountaineering, parachuting, polo, pot-holing, professional sport of any kind, racing (except on foot), rugby, water activities (except swimming), winter sports (including dry-slope skiing) and wrestling Using powered woodworking machinery (other than hand tools), scaffolding (other than tower scaffolding) or chainsaws
Optional cover is available for people aged under 16	£1,000 for death and permanent total disability, including loss of hands, feet, eyes, hearing or speech



We have designed Event Connect specially for organisations who are involved in arranging, or exhibiting at, indoor and outdoor events.

Answers to some questions about the policy

How long does the policy provide cover for?

a) Single event policy

- Cancellation expenses, Public and products liability, Employers' liability and Personal accident cover begin from the start date of the policy.
- All other sections of cover begin from the event start date shown in the schedule to the end of the event (this must include any days at the venue for setting up, dismantling and removal).
- All cover ends on the expiry date of the policy.

b) Multi-event policy

- The policy normally runs for 12 months.
- Cancellation expenses cover begins from the date a venue is booked for an event.
- No cover applies for events that begin before the start date or end after the expiry date of the policy.

About four weeks before the expiry date of the policy, we will ask you to give up-to-date information on your programme of events for the next 12 months so that we may tell you about our terms for a new policy.

What if you want to cancel the policy?

a) If you are an individual person and you want any part of the insurance for purposes which are outside your trade, business or profession, the following cooling-off conditions apply.

- If at the start of cover or when you renew the policy, you change your mind and no longer need the cover, you have 14 days (cooling-off period) from either the date you received the policy wording and the schedule or the date the cover began (whichever is later) to write to us, or your insurance advisor, to say you want to cancel the policy. If the policy is a single-event policy, the cooling-off period applies up to the event start date shown in the schedule only. In these circumstances we will make a full refund of your premium.
- You may cancel the policy after the cooling-off period but the following conditions then apply.

b) For all other insured people, companies or organisations and for an individual person cancelling outside the cooling-off period, the following conditions apply.

- We will refund the premium for the rest of the period of insurance, which we will adjust if you pay your premium by instalments. We will not give you a refund if it is less than £10.
- If you have made a claim in the current period of insurance, the full annual premium is due and we will not make a refund. If you pay the premium in instalments, you will have to pay any premium you owe for the rest of the period of insurance or we will take it from any claim payment due.

Can Ansvar cancel the policy?

We also have the right to cancel the policy by giving 14 days' notice sent by special delivery to your last-known address. If we cancel the policy, we will refund the premium for the rest of the period of insurance.

What is different about cover arranged on a 'claims made' basis?

Trustees' and directors' indemnity, fidelity guarantee, professional indemnity, libel and slander, misappropriation of money and cyber are all types of cover which insurers normally provide on a 'claims made' basis. This means we only provide cover for claims which are discovered and we are told about during a current period of insurance. If you cancel the cover, you will no longer have protection for losses or actions before you cancelled. This can leave a possible gap in cover if you do not replace it with another insurance policy from the cancellation date. Ideally, before you cancel, you should get written agreement from anyone who will lose their protection of cover.

What if you need to make a claim?

You can find detailed guidance on making a claim in the policy wording and on our website.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvar Insurance, 4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS.

What governing law and language apply?

Our policies are governed by English law unless your legally registered address is in Scotland, in which case Scottish law will apply. We will communicate with you in English at all times.



Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or by phone at any time to:

For all complaints:

Ansvar Insurance
4th Floor, The Office,
1 Market Square,
Circus Street,
Brighton
BN2 9AS

Phone: **0345 60 20 999**

Email: **ansvar.insurance@ansvar.co.uk**

Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will:

- investigate your complaint thoroughly and impartially;
- keep you informed of the progress of the investigation; and
- respond in writing to your complaint as soon as possible.

For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will tell you about your right to take the complaint to:

Financial Ombudsman Service
Exchange Tower, London, E14 9SR

Phone: **0800 023 4567**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website which has been set up by the European Commission.

Website: **<http://ec.europa.eu/consumers/odr/>**

This complaints procedure does not affect your right to take legal action.



The Financial Services Compensation Scheme (FSCS)

The FSCS is an independent organisation set up by the Government. They give you your money back if an authorised financial services provider cannot pay you because they do not have enough money.

The FSCS can only pay compensation for customers of financial services firms authorised by the Prudential Regulation Authority or the Financial Conduct Authority.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought.

The FSCS does not charge individual consumers for using their service.

The FSCS cannot help you if the firm you have done business with is still trading.

You can write to:

Financial Services Compensation Scheme

10th Floor, Beaufort House, 15 St Botolph Street,
London, EC3A 7QU

Visit the website: www.fscs.org.uk

Phone FSCS helpline on **0207 741 4100** or **0800 678 1100**

Email: enquiries@fscs.org.uk

INSURANCE ADVISOR

Ansvar Insurance

4th Floor, The Office, 1 Market Square,
Circus Street, Brighton, BN2 9AS

Phone: **0345 60 20 999**

Email: ansvar.insurance@ansvar.co.uk

www.ansvar.co.uk

If you would like this booklet in large print, Braille, or on audio tape or computer disc, please call us on 0345 60 20 999.

You can also tell us if you would like to always receive documents in another format.

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