

What is a policy summary?

This document provides key information about the entertainment and events insurance policy, underwritten by Hiscox. If you have any additional questions, then please contact your insurance broker, Geo Sports and Leisure (a trading name of Geo Underwriting Services Limited).

Policy name: Geo Sports and Leisure insurance portfolio (Entertainment)

Type of insurance: commercial combined

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine any of the following elements to create a tailored package suitable for you:

Buildings cover extends to include the following as standard:

13155 WD-HSP-UK-GEOE-BLD(6)

- accidental damage and subsidence;
- the reasonable and necessary cost of protecting the building from imminent damage;
- damage to trees, shrubs or plants as a result of fire or explosion including damage caused by the emergency services attending any such incident.

Contents at the business premises cover extends to include the following as standard:

13153 WD-HSP-UK-GEOE-CBP(6)

- accidental damage;
- the costs of boarding-up following glass breakage;
- loss of or damage to business money whilst in the business premises or at the home of your employees;
- the costs of reconstituting documents and electronic data which have been lost or destroyed;
- loss of or damage to the personal effects of your employees or visitors to the business premises;
- loss of or damage to outdoor furniture, heaters, ornaments, statues and other similar items that are normally left outdoors;
- the costs of refilling fire extinguishing appliances, replacing sprinkler heads and resetting the fire or intruder alarm system.

Equipment breakdown cover extends to include the following as standard:

13603 WD-HSP-UK-GEOE-EQB(4)

- electrical or mechanical breakdown of equipment, including computers, at the business premises;
- electrical or mechanical breakdown of computers temporarily elsewhere in the United Kingdom or the Republic of Ireland.

Contents away from the business premises cover extends to include the following as standard:

13154 WD-HSP-UK-GEOE-CAP(6)

- loss of or damage to your own and hired-in property anywhere within the geographical limits, including fraudulent hire;
- loss of or damage to business money within the geographical limits, including whilst in transit;
- continuing hire charges that you are responsible for under a standard hire contract following insured damage;
- loss of fees you would have received for the hire of your property under a standard hire contract following insured damage;
- additional costs and expenses you incur in hiring alternative equipment to following insured damage;
- additional costs and expenses you incur in completing a production following damage to media artwork.

Business interruption cover extends to include your financial losses as a result of the following as standard:

13156 WD-HSP-UK-GEOE-BI(7)

- damage to your property which is insured under the policy;
- damage arising at the premises of one of your customers or suppliers in the United Kingdom or the Republic of Ireland;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of damage;
- electrical or mechanical breakdown of equipment which is insured under the policy;
- employees resigning from their posts with you as a direct consequence of their securing a win in a lottery.

Cancellation and abandonment cover extends to include the following as standard:

13157 WD-HSP-UK-GEOE-CA(6)

- irrecoverable expenses (and loss of net profits, if selected) incurred by you in connection with running or organising an event, if the event is cancelled, postponed, abandoned or relocated as a sole and direct result of a cause during the period of insurance which is entirely beyond your control;
- claims for damages you are liable to pay under contract for failure to vacate the premises at the termination date as a sole and direct result of a cause during the period of insurance which is entirely beyond your control.

Public and products liability cover extends to include the following as standard:

13150 WD-HSP-UK-GEOE-GL(5)

- claims brought against you for bodily injury or third-party property damage as a result of your business or insured event;
- your liability under Section 13 of the Data Protection Act 1998 in connection with personal data held by you;
- your liability under Section 3 of the Defective Premises Act 1972) or Section 5 of the Defective Premises Measure (Northern Ireland) Order 1975 in connection with premises disposed of by you.

Employers' liability cover extends to include the following as standard:

13815 WD-HSP-UK-GEOE-EL(9)

- claims brought against you for bodily injury, death or disease of any of your employees in the course of their work for you.

Directors and officers' liability cover extends to include the following as standard:

13816 WD-HSP-UK-GEOE-SDO(4)

- claims brought against your directors, partners or officers for breach of duty, breach of trust, negligence, defamation or breach of warranty of authority.

Internet and email cover extends to include the following as standard:

13820 WD-HSP-UK-GEOE-IE(8)

- claims brought against you for defamation or breach of intellectual property rights in your emails or your website;
- costs and expenses you incur following damage by hackers to your website or computer system.

Commercial legal protection cover extends to include the following as standard:

13817 WD-HSP-UK-GEOE-DAS(9)

- employment disputes and compensation awards, legal defence costs, property protection and bodily injury, and tax protection.

Crisis containment cover extends to include the following as standard:

13819 WD-HSP-UK-GEOE-CRI(4)

- costs incurred with our consent in utilising the services of our chosen crisis containment provider to limit or mitigate the impact to you of adverse or negative publicity of or media attention to you or your business resulting from a covered claim under any section of the policy.

Significant or unusual exclusions and limitations

Any claims, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.

You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair and you must also take reasonable steps to maintain back-up copies of data files or programmes.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

Buildings cover will not pay for loss or damage caused by:

13155 WD-HSP-UK-GEOE-BLD(6)

- subsidence, heave or landslip to walls, gates and fences, car parks, yards, private roads, pavements and paths unless the main building is physically damaged at the same time and by the same cause;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;
- storm or flood to gates or fences.

Contents at the business premises cover will not pay for loss or damage:

13153 WD-HSP-UK-GEOE-CBP(6)

- to property temporarily removed from the business premises other than for the purposes of exhibition, cleaning, treating, testing, commissioning, servicing, maintenance, renovation, restoration or repair;
- caused by wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- caused by electrical or mechanical breakdown;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;
- caused by fraud or dishonesty of any partner, director or employee of yours.

Equipment breakdown cover will not pay for electrical or mechanical breakdown:

13603 WD-HSP-UK-GEOE-EQB(4)

- caused by wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- of aircraft, floating vessels or vehicles, other than fork-lift trucks;
- of equipment manufactured by you for sale.

Contents away from the business premises cover will not pay more than £25,000 for fraudulent hire unless:

13154 WD-HSP-UK-GEOE-CAP(6)

- you have retained a copy of the credit card details of the hirer and a copy of the hirer's letterhead and a copy of at least two utility bills for the hirer relating to the same premises;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;
- you have only allowed the actual hirer or representative of the hiring company to collect the hire items.

Business interruption cover will not pay for:

13156 WD-HSP-UK-GEOE-BI(7)

- for any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises;
- any interruption to your business caused by, resulting from or in connection with terrorism;
- permanent discontinuance of your business or appointment of a liquidator or receiver.

Cancellation and abandonment cover will not pay for any claim or loss due to:

13157 WD-HSP-UK-GEOE-CA(6)

- any withdrawal or inadequacy of necessary finance or any financial failure of any person or entity;
- non-attendance or non-appearance by any person or group of persons;
- adverse weather in respect of any outdoor event or event held under canvas or in a temporary structure;
- any communicable disease, including any fear or threat of or any action taken in controlling, preventing, suppressing, responding or in any way relating to such communicable disease;
- any actual or threatened strike, industrial action or labour disputes, unless the insured event is in the United Kingdom and the inception date of this policy precedes the start of the insured event by at least 90 days;
- any actual or threatened civil commotion, including any lawful action taken to secure or maintain public order.

Public and products liability cover will not pay for any claim or loss due to any activity involving:

13150 WD-HSP-UK-GEOE-GL(5)

- the use of or provision of any activities at speeds exceeding ten miles per hour or any quad bikes, go-karts or mechanically driven rides;
- the use of or provision of any guides, ropes, bungee cords or any playground or inflatable play equipment;
- the use of or provision of any fireworks, bonfires, explosives, pyrotechnics, sparklers or any airborne lantern, sky candle or wish lantern;
- the use of or provision of any weapons, munitions or mechanical restraints;
- professional sports, contact sports, winter sports, extreme sports, gymnastics, equestrian activities or any kind of race, endurance test, strength test, assault or obstacle course which is known to carry a significantly increased risk of bodily injury;
- any kind of stunt or special effect for film or television production, other than computerised graphics.

Employers' liability cover will not pay for any claim or loss due to:

13815 WD-HSP-UK-GEOE-EL(9)

- bodily injury, illness, death or disease caused to any of your employees or volunteers while they are offshore.

Directors and officers' liability cover will not pay for any claim or loss due to:

13816 WD-HSP-UK-GEOE-SDO(4)

- an insured person's operation or administration of any defined benefit pension scheme;
- the employment or non-employment of any current, former or prospective employee or volunteer.

Internet and email cover will not pay for any claim or loss due to:

13820 WD-HSP-UK-GEOE-IE(8)

- any virus, worm, logic bomb or Trojan horse written or created by you, any of your employees or any self-employed freelancer directly contracted to you and under your supervision.

Your obligations

Remember, your premium and insurance are based on the details you have provided to us. Please make sure this information accurately reflects your circumstances and that you inform us immediately if anything needs to change. Please also tell us of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of the policy too.

You need to consider:

- if you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced;
- we will only cover you for the activities you have told us about and we have agreed to cover. If you have not told us about any of your activities, it is unlikely you will be covered for any corresponding claim or loss;
- we will not make any payment in respect of anything you knew, or ought to have known, before the start of the period of insurance which would be likely to result in a claim;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- if you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced;
- please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim or reducing the amount we pay;
- if you make a fraudulent claim or try to deceive us, we may terminate the policy.

Policy length

The period of insurance is shown on your policy schedule. Cover under the policy will come to an end at the end of the period of insurance unless the policy is renewed.

You will be provided with a statement of fact each year and provided that the information contained within the statement of fact is true, complete and accurate, you do not need to provide us with any further information. If any of the information in your statement of fact is not true, complete and accurate, you must let us know. If you do not let us know, it may affect the validity of the policy or our ability to pay a claim.

Retroactive dates, geographical and jurisdiction limits

Where any section of your policy schedule includes a retroactive date, we will not make any payment for any claim or loss under that section which arises from any activity performed or any act, incident or occurrence taking place, before the retroactive date.

Where any section of your policy schedule shows the geographical limits which apply to that section of the policy, we will only pay for claims and losses under that section which arise from activities performed or acts, incidents or occurrences taking place within those geographical limits.

Where any section provides cover in respect of your liability to third parties, we will only cover claims first made in a country within the scope of the applicable courts stated in that section of your policy schedule.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under £20.

In the event of a claim

If anything happens that might be covered under the policy, you must comply with the obligations set out in General claims conditions within the General terms and conditions, together with the obligations set out under Your obligations in the section or sections under which you are making the claim. It is particularly important that you notify us of the incident or event giving rise to the claim in accordance with the notification provisions set out in the relevant section of the policy. If someone brings or threatens to bring a claim against you, you must not make any admission of liability or make any offer of settlement or appoint solicitors or other legal representation without our prior written agreement.

If you do not comply with these obligations, we may be entitled to refuse to cover you entirely, or reduce the amount we pay, for that particular claim. As with any insurance, you have an obligation to take reasonable steps to mitigate any loss or liability.

In the event of a claim, you must bear the amount of the corresponding excess stated on the policy schedule, if applicable.

Claims service

If you need to make a claim you should contact your broker Geo Sports and Leisure immediately. If this is not possible, then our claims team can be contacted during business hours on **+44 (0)1206 773 899** (please select option one or two as appropriate). You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

If you require emergency assistance in relation to substantial damage to your property then you can call our 24-hour emergency assistance number (outside of normal business hours) using the telephone number above. Your policy schedule will reflect if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Any questions or complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker Geo Sports and Leisure in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom; or

by telephone on +44 (0) 800 116 4627; or

by email at customer.relations@hiscox.com

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org