

Event Insurance

Insurance Product Information Document

Company: CETA Insurance Ltd

Product: Cover my Event Policy

CETA Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307824



This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This insurance will provide cover against loss or damage or liability caused by you at your event.



What is insured?

- ✓ Public liability
- ✓ **Optional employers liability**
- ✓ **Optional event equipment**
- ✓ **Optional cancellation, abandonment or postponement**



What is not insured?

- ✗ Loss or damage caused by radioactive contamination, pollution, war, terrorism, communicable diseases and computer viruses
- ✗ Illegal or criminal acts
- ✗ Loss or damage caused by a wilful or deliberate act
- ✗ Public liability caused by the usage or ownership of any vehicle
- ✗ Loss or damage caused by the usage of alcohol or illegal drugs
- ✗ Loss or damage caused to the ground or floor
- ✗ Electrical or mechanical breakdown and wear or tear
- ✗ Mobile Phones, jewellery (other than costume jewellery), items of clothing (other than costumes) whether owned, borrowed or hired
- ✗ Bouncy castles and other inflatable play equipment
- ✗ Third party property damage and/or bodily injury to or death, illness or disease of any person caused by or arising from a dangerous activity
- ✗ The excess stated in your schedule
- ✗ Any contractual breach by you
- ✗ The financial failure of any fund raising venture on which the event is reliant



Are there any restrictions on cover?

- ! We do not cover events involving dangerous activities unless the activity and liability in respect of the activity is provided and evidenced by an external third party
- ! We will not pay more than the sums insured stated in your schedule
- ! Theft is restricted unless caused by forcible and violent entry



Where am I covered?

- ✓ Our policy will cover you in the United Kingdom of Great Britain, Northern Ireland, Channel Islands and Isle of Man



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Important Information

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact CETA Insurance Ltd on **01608 647631**.

Complaints regarding CLAIMS under Public Liability or Employers Liability

Langleys Solicitors

Queens House, Micklegate, York, YO1 6WG

Tel: 01904 686790

Email: ukg@langleysclaimservices.com

Complaints regarding CLAIMS under Event Equipment or Cancellation

Direct Group Customer Relations

PO Box 1193, Doncaster, DN1 9PW

Tel: 0344 854 2072

Email: customer.relations@directgroup.co.uk

If your complaint about your policy or your liability claim cannot be resolved by the end of the third working day, they will pass it to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685

Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

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

The above complaints procedure is in addition to your statutory rights as a consumer

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.