

Street Event – Summary of cover

This policy is underwritten by Zurich Insurance plc

Insurer: Zurich Insurance plc

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Street Event policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document, which is available on request.

Your policy can run for a maximum of 3 consecutive days for the street event.

Type of insurance and cover

Public and Products Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants costs and expenses arising from (a) accidental bodily Injury including death, illness and disease (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Significant Features and benefits

- Limit of indemnity £5,000,000.
- Legal costs and expenses incurred with our written consent.
- Court attendance costs of £250 per day if any person covered by this policy is required to attend court as a witness at our request.
- Environmental clean up costs arising from environmental damage caused by Pollution or Contamination

Significant or unusual exclusions or limitations

- The maximum number of event attendees cannot exceed 200 people.
- Injury or damage directly or indirectly caused by or contributed to from:
 - alcohol or drugs
 - inflatables e.g. bouncy castles
 - fireworks and bonfires
 - abuse

Liquidated or Punitive Damages

- Any amount in respect of:
 - Liquidated damages fines or penalties which attach solely because of contract/agreement
 - Punitive or exemplary damages
 - Fines

Vessels and craft

- Injury or Damage arising out of the use of or caused by any vessel/craft designed to travel in, on or through water, air or space.

Professional Advice, Design or Specification

- Injury, damage or financial loss resulting from errors or omissions in advice, design or specification provided by the Insured.

Motor

- Injury or damage arising from the ownership, possession or use by or on behalf of the insured of any mechanically propelled vehicle or any attached trailer which is licensed for road use.

Pollution or Contamination

- Injury or Damage, which arises directly or indirectly out of pollution or contamination other than caused by a sudden, identifiable, unexpected incident that takes place in its entirety at a specific time/place during the Period of Insurance.

Courts Jurisdiction

- Any claim made or brought
 - in the United States of America or Canada or territories under their jurisdiction.
 - under or in consequence of any judgement or order in or under the laws of the United States of America or Canada or territories under their jurisdiction.

Property Held in Trust

- Damage to property belonging to you or in either your or any volunteers custody and control or held in trust by or borrowed, rented, leased or hired for use by you.

'All Risks'

The following cover is only applicable if you have chosen to add it to your policy and it is listed in the schedule.

Damage to hired property insured stated in the schedule resulting from a cause not otherwise excluded

Significant features and benefits

- Sum insured £2,500.

Significant or unusual exclusions or limitations

Excess

- A £100 excess applies to each and every loss

Loss or damage caused by:

- Depreciation, Gradually Operating Changes and Faulty or Defective Design or Workmanship
 - Inherent Vice or Latent Defect
 - Wear and Tear
 - Pollution
- Fraud or Dishonesty
- Maintenance and Testing
- Property More Specifically Insured
- Theft from an Unattended Vehicle
- Terrorism
- Unexplained Disappearance

Significant or unusual exclusions or limitations applicable to Public and Products Liability and 'All Risks' Parts

Radiation

- Injury, damage to any property or any loss or expense resulting or arising from radioactivity from any nuclear fuel, radioactive, toxic or hazardous properties of any nuclear component or assembly.

War Risks or Government or Public Authority Order

- Any consequence of war, invasion, seizure or destruction by the government or any public authority.

Date Recognition

- Injury or damage directly or indirectly caused by or contributed to the way in which a data processing system responds to or fails to respond to any true calendar date

Claim notification

To notify us of a claim please call 0870 241 8050.

Cancellation rights

You are entitled to cancel this policy up to 96 hours before the commencement of cover by telephoning us on 0845 602 3896.

We may cancel this policy by giving you seven days notice to your last known address.

Complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact us on 0870 241 8050. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc.).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

Law applicable to the contract

In the UK the law allows both you and us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.



CommunityMark
developed by Business in the Community



Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/fsaregister or by contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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