

# EVENT INSURANCE: WHAT YOU SHOULD KNOW



Comprehensive and flexible cover for  
event and show organisers



**NFU Mutual**  
BUSINESS INSURANCE



# WELCOME TO EVENT INSURANCE FROM NFU MUTUAL

You should read your policy documents carefully, to make sure the policy meets your needs and that you understand any limitations.

This document provides a summary of our Event insurance's main features including key exclusions and obligations. It's not personalised to your individual needs in any way and does not form part of your contract with us.

To help you make the right decision for your business, we've highlighted what we think is important. However, your cover will depend on your circumstances and choices. Full details of your chosen cover will be provided in your policy documentation.

We recommend you keep this brochure with your policy documents for future reference.

Event organisers face various risks – from cancellation and theft of money to liability for injury to the public and property damage. This policy is suitable for a range of events including agricultural and community shows. It's intended only for event organisers, and not exhibitors.

Our Event insurance includes standard cover for every event, but you have the flexibility to tailor it to each occasion.

## WE COVER YOU FOR

1. Public Liability
2. Money and Assault

Additional covers that you can choose include:

- Cancellation
- Property Damage
- Employers' Liability
- Group Personal Accident.

# PUBLIC LIABILITY

This cover protects you against legal liabilities connected with your event.

As an event organiser, you or your employees may be held responsible for accidental injury to the public, or for damage to their property.

Our normal cover is £2.5 million, or you can choose higher limits to meet your specific needs.

| WHAT IS COVERED   | WHAT IS NOT COVERED   |
|---|---|
| <p><b>PUBLIC LIABILITY</b></p> <p>Damages arising from injury to the public or damage to their property.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"><li>• Product liability for damages arising from accidental injury or damage to property caused by:<ul style="list-style-type: none"><li>- brochures or free promotional products</li><li>- food and drink you sell for consumption at the event</li><li>- products donated to your event</li></ul></li><li>• Costs to defend proceedings against you under legislation relating to:<ul style="list-style-type: none"><li>- health and safety</li><li>- food safety and consumer protection</li></ul></li><li>• Tenants' liability arising from damage to the event premises</li><li>• Legal liability for damage to vehicles legitimately parked at your event</li><li>• Cloakroom liability, up to £1,000 (£200 per item)</li><li>• Damages caused by moving a vehicle obstructing the event</li><li>• Costs to defend proceedings against you under legislation relating to:<ul style="list-style-type: none"><li>- health and safety</li><li>- food safety and consumer protection.</li></ul></li></ul> | <ul style="list-style-type: none"><li>• Injury to employees, including volunteers – this is specifically covered by Employers' Liability insurance</li><li>• Injury arising from any vehicles requiring compulsory motor insurance</li><li>• Professional advice or services given for a fee</li><li>• Pollution, unless it's caused by a sudden and unexpected incident.</li></ul> |

## YOUR OBLIGATIONS

- If your event involves a bonfire or fireworks display, you must seek and follow appropriate safety guidance.
- You must operate bouncy castles and other inflatables in line with appropriate safety guidance.

# MONEY AND ASSAULT

This cover protects your money against loss or theft at your event, and whilst you take it to the bank. It also covers you and your employees, aged 16 to 70, if you or they are assaulted at your event.

| WHAT IS COVERED   | WHAT IS NOT COVERED   |
|---|---|
| <ul style="list-style-type: none"><li>• Loss or theft of money at your event, while being taken to the bank or in a bank night safe, up to £2,500 (higher limits are available)</li><li>• Damage resulting from theft or attempted theft to safes, tills or any items used for carrying money</li><li>• If you or any employee die or are disabled by an assault, we provide a cash benefit:<ul style="list-style-type: none"><li>- £5,000 for death, loss of limbs, sight, speech or hearing, or permanent total disability</li><li>- £50 per week, for up to 104 weeks for temporary total disability.</li></ul></li></ul> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"><li>• Hospital benefit of £25 per day during in-patient treatment, up to £1,000</li><li>• Loss of personal possessions or money during an assault, up to £100 for personal money (£500 in total)</li><li>• Professional counselling after an attack, up to £1,000 per person (£5,000 in total).</li></ul> | <ul style="list-style-type: none"><li>• Money taken from an unattended vehicle, amusement or vending machines</li><li>• Damage caused by:<ul style="list-style-type: none"><li>- dishonest employees</li><li>- clerical or accounting errors</li></ul></li><li>• Forgery, fraudulent use of a computer or electronic transfer</li><li>• Pre-existing health conditions.</li></ul> |

## YOUR OBLIGATIONS

- You'll need to supply any supporting medical evidence we ask for.

# CANCELLATION

If your event is cancelled or postponed due to circumstances beyond your control, this cover protects you against expenses which you are unable to recover, such as venue costs, advertising and promotional expenditure.

| WHAT IS COVERED   | WHAT IS NOT COVERED   |
|---|---|
| Costs and charges resulting from the cancellation of your event, that can't be recovered. | Cancellation due to: <ul style="list-style-type: none"><li>• Bad weather between November and March for events outside</li><li>• Outbreak of animal diseases</li><li>• Lack of ticket sales, loss of finance, or the failure of delegates or exhibitors to pay</li><li>• Failure of event planning</li><li>• Failure of key guests to attend</li><li>• Failure of communication links with the event</li><li>• Losses arising from any pandemic or epidemic involving an infectious disease in humans, or from any coronavirus or mutation or variation of a coronavirus.</li></ul> |



# PROPERTY

This covers you for property owned, borrowed or hired for your event. It can include furniture, audio-visual equipment and marquees.

| WHAT IS COVERED  | WHAT IS NOT COVERED  |
|--|--|
| <p>Loss or damage to property at your event and in transit to or from the venue.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"><li>• Hire charges you still have to pay for lost or damaged property, up to £2,000</li><li>• Removing debris.</li></ul> | <ul style="list-style-type: none"><li>• Motor vehicles, unless they're on static display at the event</li><li>• Theft not involving a break in</li><li>• Pets, livestock or other animals</li><li>• Damage to property left in the open or in marquees, caused by the weather.</li></ul> |



# EMPLOYERS' LIABILITY

This protects you if employees or volunteers are injured or become ill due to their work at your event and you are legally liable.

As an employer, you have a legal responsibility to have employers' liability insurance for employees, temporary staff and volunteers.

We provide £10 million as standard.

| WHAT IS COVERED  | WHAT IS NOT COVERED  |
|--|--|
| <p>Damages arising from injury and illness to employees, including while working abroad for up to 60 consecutive days.</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"><li>• Injury to any other employee, member or volunteer:<ul style="list-style-type: none"><li>- caused by the negligence of another employee, member or volunteer</li><li>- arising from terrorism, up to £5million.</li></ul></li></ul> | <ul style="list-style-type: none"><li>• Injury arising from any vehicles requiring compulsory motor insurance.</li></ul> |





# GROUP PERSONAL ACCIDENT

This protects you and your employees aged 16 to 70 against the financial impact of death or disability following an accident at the event or while travelling to or from it.

We provide a lump sum of £5,000 or, if the disability is temporary, we provide £50 a week, and higher benefit limits are available to meet your needs.

| WHAT IS COVERED   | WHAT IS NOT COVERED   |
|---|---|
| <p>Accidents resulting in the inability to work, due to:</p> <ul style="list-style-type: none"><li>• death</li><li>• loss of limbs, sight, speech or hearing</li></ul> <p>total disability (temporary or permanent).</p> <p><b>INCLUDING:</b></p> <ul style="list-style-type: none"><li>• Hospital benefit of £25 a day during in-patient treatment , up to £1,000</li><li>• Professional counselling, up to £1,000 per person (£5,000 in total).</li></ul> | <ul style="list-style-type: none"><li>• Pre-existing health conditions.</li></ul> |

## YOUR OBLIGATIONS

- You'll need to supply any supporting medical evidence we ask for.



# ADDITIONAL INFORMATION



**The advice we give you and cover we provide is based on what you tell us about your business.**

**So it's important that you give us full and accurate information.**

## **PAYING THE PREMIUM**

You can pay your premium by bank transfer, cheque, debit or credit card.

## **WHEN DOES THE COVER START AND END?**

The start and end date of your insurance is shown in your policy schedule.

## **CANCELLING THE CONTRACT**

You can cancel your policy at any time before your event. Just call us or write to us. If you haven't made a claim, we'll refund part of your premium in most cases.

## **GEOGRAPHICAL LIMITS**

This policy covers you in the UK, the Channel Islands and the Isle of Man.

## **KEY EXCLUSIONS**

- Any excess, which is the amount you'll have to pay towards a claim. Your policy documents show where these apply.
- Terrorism.

## **YOUR OBLIGATIONS**

All insurance policies include terms and conditions, which you need to comply with. You'll find these in your policy documentation, and we've provided a summary here:

1. Tell us of any changes affecting your event. If you're unsure whether we need to know about a particular change, tell us anyway and we'll let you know if it affects your insurance.
2. Pay the premium, and tell us about any incidents that may lead to a claim as soon as possible.
3. You must take reasonable steps to prevent any accidents, injury, loss or damage.

## **PRIVACY POLICY**

To find out more about how we use your personal information and your rights, please view the privacy policy on our website.

# THE NEXT STEP

For more information on how NFU Mutual can help you please call us for a conversation or to arrange a face to face meeting.

We're here to listen.

We recommend you keep this brochure with your policy documents for future reference.

If you'd like this document in large print, braille or audio, just contact us.

Here are our details

[nfumutual.co.uk](http://nfumutual.co.uk)



**NFU Mutual**

The National Farmers Union Mutual Insurance Society Limited (No.111982). Registered in England. Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. A member of the Association of British Insurers.

COMEVTBRO1224

