

# Exhibitor Package Insurance – UK & International Insurance Product Information Document

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your broker.



## What is this type of insurance?







This is an Exhibitors Package insurance policy. Made up of three sections:

**Cancellation** - designed to cover up to the Limit of Indemnity stated in the Evidence of Insurance for loss of irrecoverable Exhibitor Expenses due to a reason beyond your control.

**Property** – designed to cover Physical loss of or damage to Exhibitor Property during the Period of Insurance.

**Public Liability** – designed to protect you against 3<sup>rd</sup> party bodily injury and/or property damage claims arising as a result of your negligence.

 What is insured?	 What is not insured?
<b>Cancellation</b>	<b>Cancellation</b>
<ul style="list-style-type: none"> <li>✓ The inability of the Participating Exhibitor to open, travel to or keep open the exhibition stand or space due to reasons beyond their control.</li> <li>✓ The inability of the Participating Exhibitor to open or keep open the exhibition stand or space due to damage to Property or Property items not arriving.</li> <li>✓ The Participating Exhibitor's failure to leave the Venue on time and being subject to a fine.</li> </ul>	<ul style="list-style-type: none"> <li>✗ Financial causes</li> <li>✗ Lack of support or sales</li> <li>✗ National Mourning except where the date of death or the date of the funeral coincides with the open dates of an Exhibition</li> <li>✗ Terrorism</li> <li>✗ War, civil war whether actual or threatened</li> </ul>
<b>Property</b>	<b>Property</b>
<ul style="list-style-type: none"> <li>✓ Physical loss of or damage to Exhibitor Property</li> <li>✓ Property items in transit to and from the venue</li> </ul>	<ul style="list-style-type: none"> <li>✗ Unattended Property items in a vehicle that are not secured.</li> <li>✗ Exhibition Property comprising - jewellery, clocks, watches and furs, glass, china, marble, earthenware, scientific instruments, antiques, curios, sculptures, works of art, pictures, prints, drawings, engravings and any goods of a brittle nature</li> </ul>

	Public Liability		Public Liability
✓	Cover for third party bodily injury and/or property damage claims due to your negligence during the course of the exhibition at your stand.	*  *	Injury or loss of or damage to property caused by or arising out of any Products Supplied by or on behalf of the Participating Exhibitor other than food or drink provided for visitors to the Participating Exhibitor's stand at an Exhibition  Loss of or damage to property belonging to the Participating Exhibitor; property in the care custody or control of the Participating Exhibitor or any Participating Exhibitor's Employee
	<b>Are there any restrictions on cover?</b>		
!	Endorsements may apply to your policy. These will be shown in your policy documents.		
	<b>Where am I covered?</b>		
✓	Worldwide		
	<b>What are my obligations?</b>		
	<b>For a full list of obligations and claims obligations please see the policy wording. Key ones have been highlighted below</b>		
-	In the event of any happening or circumstance which could give rise to a claim under this policy, you must take all reasonable steps to minimise or avoid any loss under this policy		
-	In the event of any happening or circumstance which could give rise to a claim under this policy, you must make no admission of liability or offer of payment without our prior written consent		
-	All participating exhibitors that wish to make a claim are subject to a full HM Treasury Sanctions list check. Any participating exhibitors that do not pass the check will have their policy cancelled and will not be able to make a claim. For details of sanctions check please see the below website: <a href="https://www.fca.org.uk/firms/financial-crime/financial-sanctions">https://www.fca.org.uk/firms/financial-crime/financial-sanctions</a>		
	<b>When and how do I pay?</b>		
-	For full details of when and how to pay, you should contact your broker.		
	<b>When does the cover start and end?</b>		
-	The cover starts once the Insurance Participation Fee is paid to the organiser and ends once the Exhibition has ended, and your property is back as your place of work.		
	<b>How do I cancel the contract?</b>		
-	You can cancel this insurance at any time by contacting the Organiser.		