

Introduction

easyFairs require all exhibitors to have a minimum level of insurance cover in order to participate in an **easyFairs** event. To do this **easyFairs** have arranged for a standard policy which meets these minimum requirements and this will automatically be added to your contract.

If this minimum level of cover is insufficient for your needs or if you need further advice on your level of cover, you should discuss with Hiscox or your own insurance agent exactly what your insurance needs are. They will then provide you with a quotation based on the information you have supplied. If you are under insured your sum insured may not be sufficient to pay your loss in full.

Hiscox offers 'top-up' cover for the Cancellation / Abandonment, Loss or Damage to Property and Public Liability Sections. Additional cover may be purchased – by contacting Hiscox directly on 0845 213 8453 or +44 (0)1206 773851; or by email to: eventinsurance@hiscox.com

What is a policy summary?

The following summary does not contain the full terms and conditions of the contract which can be found in the Exhibitor Insurance Scheme Policy Schedule and wording document. The full wording of the insurance contract will be sent to you upon request, alternatively it may be viewed at: www.easyfairs.com This summary does not form part of your contract of insurance. If you have any other questions please contact Hiscox on 0845 213 8453 or +44 (0)1206 773851; or by email to: eventinsurance@hiscox.com.

Significant features and benefits

Our Exhibitor policy is specifically designed to meet your needs as an Exhibitor.

Key benefits include:

Cancellation and abandonment – Sum Insured £10,000

We will pay, up to the sum insured, for your irrecoverable expenses in the event of:

- the cancellation, abandonment, postponement or curtailment of the event at which you have arranged for space as an exhibitor as a sole and direct result of a cause beyond your control;
- your inability to open your stand or space due to physical loss or damage to the venue or to your property including during transit to the venue as a sole and direct result of a cause beyond your control;
- your inability to open your stand or space due to the late or non arrival of your exhibits;
- your inability to open your stand or space due to the death, accident or illness of you or your business partner who performs or would perform an essential function for the successful fulfillment of the insured event and for whom you are unable to find a suitable replacement.

We will also cover the reasonable additional expenses to avoid or reduce a covered loss.

Property – Sum Insured £10,000

We will pay (up to the sum insured) for the physical loss of or damage to business property, which you own or for which you are legally liable while at the space allocated to you at the event or while in transit directly to and from the event. We will also cover property supplied to you by the organiser of the event whilst in your custody and control at the event site for which you are legally responsible.

Public liability – Sum Insured £2,000,000

We will pay, up to the sum insured, for all sums you are legally liable (other than your liability to employees) to pay in respect of claims made against you for personal liability and accidental bodily injury and property damage in the course of an insured event.

The limits of indemnity quoted above are the maximum sums payable under each section per exhibitor, per insured event.

Deductibles

Section of cover

Cancellation and abandonment

Property: - excluding laptops and plasma screens
- including laptops and plasma screens

Public liability: - for damage to third party property
- for bodily injury

Deductibles

£0
£250
£500
£250
£0

Significant or unusual exclusions/limitations

This policy excludes losses arising from:

All sections

- War, terrorism, nuclear reaction or radiation, radioactive contamination, pollution, requisition or malicious use of poisonous biological or chemical materials

Cancellation and abandonment section

- Insufficient finance
- Lack of support
- National mourning
- Communicable disease/Avian Flu
- Adverse weather at events held outdoors or in temporary structures
- Your inability to obtain necessary visas or other travel documents to travel to the event
- Strikes within 90 days of purchase of this insurance
- Injury or illness arising out of a pre-existing condition

Property section

- Property that you have sold and/or property leased, hired or rented by you to others after it passes out of your possession
- Watercraft, aircraft or vehicles licensed for road use unless for static display at the insured event
- Personal clothing and personal property
- Jewellery, watches, precious metals or stones at jewellery exhibitions; furs and money, unless shown in the policy schedule
- Animals, plants and marquees or temporary structures
- Loss or damage from a vehicle when left unattended unless the vehicle is locked and alarmed and if left overnight, kept in a secure compound
- Loss or damage caused by exposure to weather conditions in respect of property left in the open or not contained in buildings which are on permanent foundations and capable of secure storage
- Loss or damage caused by theft where the property is left unattended except overnight when the venue is closed to visitors
- Mysterious disappearance or unexplained loss
- Electrical or mechanical fault or breakdown
- Loss of income, loss of use, depreciation, reduction in functionality or increased cost of working
- Loss or damage caused by cessation, fluctuation or variation in, or insufficiency of water, gas or electric supplies.

Any theft or loss of property must be reported to the police to be covered under this policy

Public liability section

- Aircraft, watercraft or mechanically propelled vehicles except watercraft or vehicles for display, exhibition, demonstration, installation or dismantling within the venue
- Your products except food and drink you provide as hospitality.

You should check the insurance schedule to see what excesses are applicable to each section.

Duration of contract

The period covered by this insurance is valid from the date that the premium is paid and ending when the property shown in the schedule has reached its final point of destination but in any event no later than 24 hours (or 72 hours if you are domiciled outside of the country where the insured event is taking place) after the conclusion of the insured event.

Note: If you do not pay the premium to **easyFairs** by 14 days prior to the first build up day of the insured event we will not provide you with any cover. You should also be aware that if you are uninsured, **easyFairs** will not be responsible for any uninsured claim.

Insurer: This Insurance is underwritten by Syndicate 3624 at Lloyd's of London, managed by Hiscox Syndicates Limited.

Geographic Limits: The European Union, Norway, Monaco and Switzerland.

About your policy

The quotation for 'top-up' cover you receive from Hiscox or your own insurance agent should give a breakdown of the total price, including commission, if requested, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Cancellation

Your right to cancel

If the policy period is longer than 30 days you have a right to cancel the policy within 60 days from the date you enter into the insurance contract (the date you pay your first invoice for the Event, which includes the insurance charges) or 14 days before the first build up day of the Exhibition, whichever is earlier. You will be required to offer proof of alternative insurance to in order to receive a credit to cancel the insurance.

To cancel please write to: **EasyFairs** at 3rd Floor, 70 London Road, Twickenham, London, TW1 3QS . You will be sent an insurance "opt-out" form to complete and return with evidence of alternative insurance arrangements that you have made. If you wish to cancel, and you have met the relevant criteria, you will be entitled to a full refund of the premium paid.

Claims

If you need to report circumstances of a loss or potential loss, you must immediately notify the Claims Administrator directly using the information below:

Mr Phil Humphrey, ICAS, Maylord House, 68 Leman Street, London E1 8EU

Tel: +44 (0)20 7481 2900 or urgent out of hours hotline +44 (0)1424 850 333; Fax:+44 (0)20 7488 9765; Email: city@ias-uk.com

Law applicable to the insurance

This insurance shall be subject to English Law however, if you or your business are domiciled or registered within the European Union, Monaco, Norway and Switzerland you are free to choose the law applicable to this insurance contract.

If you wish to choose a law other than English Law you should opt-out of this insurance and apply to Hiscox or your insurance provider for a policy subject to the law of the country of your choice.

Questions and complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance contact: **Hiscox Customer Relations, Hiscox House, Sheepen Place, Colchester CO3 3XL or by telephone on 0870 084 3777 or by email at customer.relations@hiscox.com**

In the event that you remain dissatisfied you can refer the matter to the Policyholder & Market Assistance (Complaints) Department at Lloyd's. The contact details are:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA

Telephone: +44 (0)207 327 5693
Fax: +44 (0)207 327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

Compensation

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portoken Street, London E1 8BN) and on their website: www.fscs.org.uk.