



Exhibitor Insurance Portfolio



Essential protection from the event experts

- Apply today for peace of mind
- Specially designed for exhibitors
- Four packages to select from
- Tailored cover also available

Policy name: Exhibitor Insurance Portfolio

Type of insurance: Cancellation, public liability (employers' liability if selected) and property insurance for exhibitors

Underwritten by: Syndicate 33 at Lloyd's of London, managed by Hiscox Syndicates Limited

Key benefits:

- We will pay for losses (up to the sum insured) in the event of the cancellation, abandonment, postponement or curtailment of the event at which you have arranged for space as an exhibitor.
- We will pay (up to the sum insured) for the physical loss or damage to business property within the space allocated to you at the event, which you own or for which you are legally liable. 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.
- We will pay (up to the sum insured) for all sums you are legally liable to pay in respect of claims made against you for accidental bodily injury and property damage in the course of an insured event.

In view of the insurance covering the 'build up' and 'breakdown' period, it is vital that your application is submitted to us at least 14 days before the 'build up' starts.



Significant or unusual exclusions/limitations

This policy excludes losses arising from:

- Lack of support
- National mourning
- The malicious use of poisonous biological or chemical materials
- Unattended unlocked vehicles
- An event held in a marquee or temporary structure unless agreed by underwriters
- Insufficient finance
- Communicable disease
- Jewellery with a market value of more than £50
- Stand erection if above three metres (applicable to Employers' liability if selected)

Please note that this insurance is not available to exhibitors domiciled in the USA, Canada and certain other non-European Union countries. Please contact Insurex on **0845 213 8444** or **+44 (0)1892 552444** for further information.

Application form

Name of exhibitor/company

Address

Postcode

Country

Telephone

Fax

Email (we will send all documentation to this email address unless you request otherwise)

Web address

Event date(s): from

to

Event name

Organiser name

Event description

Venue name

Venue address

Postcode

Country

Will any of the exhibits be displayed in marquees, in temporary structures or in the open air?

Yes No

If Yes, and you require cover, please give details: (please note that an additional premium may be required)

Cover required

Note that additional types of cover are available on request. If you require a higher limit or a cover not mentioned here, please call Insurex Expo-Sure directly on **0845 213 8444** or **+44(0)1892 552444** from abroad.

	Option A	Option B	Option C	Option D
Cancellation, abandonment or curtailment of the event	£2,500	£7,500	£15,000	£25,000
Loss or damage to property contained in the exhibition stand	£2,500	£7,500	£15,000	£25,000
Physical loss or damage to property owned by the venue (including the hired-in exhibition stand)	£10,000	£10,000	£10,000	£10,000
Public liability	£2 million	£2 million	£5 million	£5million
Premium payable: please tick				
Without transit cover	<input type="checkbox"/> £85	<input type="checkbox"/> £160	<input type="checkbox"/> £305	<input type="checkbox"/> £445
With transit cover	<input type="checkbox"/> £90	<input type="checkbox"/> £175	<input type="checkbox"/> £330	<input type="checkbox"/> £490

Would you like cover for £10 million Employers' liability cover for this event only? If Yes, please add £10 to the premium payable.

Yes No

Subtotal premium payable

Add 5% of the premium payable for

Insurance Premium Tax if domiciled in the UK.

If domiciled outside the UK, please check applicable tax.

(e.g. Belgium 9.25%, France 9% + 3.30 Euros, Germany 19%, Ireland 2%, Italy 22.25%, Malta 10%, Netherlands 7%, Spain 6.3%) Contact Insurex Expo-Sure on **0845 213 8444** or **+44(0)1892 552444** from abroad for other applicable tax rates.

Total premium payable

Terms are valid for insurance purchased before 31/1/2008 in respect of events of up to 14 days duration being held in a European Union country.

An additional premium may be required for events held outside the European Union or for events of more than 14 days duration.

Please note that the following excesses apply as shown below, to each and every loss:

Cover	Excess
Cancellation excess	£0
Property excess excluding computers and plasma screens	£250
Property excess including computers and plasma screens	£500
Liability excess for third party property damage	£250
Liability excess for bodily injury	£0
Employers' liability (if selected)	£0

Prior circumstances

Have you made any claim/s under a policy of this type in the last five years?

Yes No

Are there any circumstances that you are aware of that may develop before the event which could rise to a claim?

Yes No

If you have answered Yes to either of the above, please provide further details (attach a separate sheet if necessary)

Please provide any other information/material facts you think may be relevant to insurers here:

Payment

Insurex accepts payment by cheque, VISA or MasterCard.

A cheque is enclosed made payable

£

to Hiscox Underwriting Ltd for:

If you wish to pay by credit card, please provide details below:

Name on card

Expiry date

Card number

Card security number

(3-digit number on the signature panel on the back of your credit card)

Card issuer

Signature

Please give address of cardholder if different to applicant's address

Please read carefully and sign below

DUTY OF DISCLOSURE

It is your responsibility to disclose all material information that is known to you and which might influence the judgment of insurers in determining the scope of cover, the price or whether or not to accept your risk. If you are in doubt as to whether any information is material, you should disclose it. Please send us any additional information on a separate piece of paper with this proposal.

DECLARATION

I/We declare that (a) this proposal form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of my/our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is finalised, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of my/our proposal for insurance.

I/We understand that the non-disclosure or misrepresentation of a material fact or matter will entitle the insurer to avoid this insurance.

I/We declare that I/we:

- have not been convicted of any offence (other than a motoring offence) in the last 5 years,
- have not been declared bankrupt in the last 5 years (including business partners),
- have not had another insurer decline, refuse to continue or apply special terms for anyone whose property or event is to be insured,
- have not made any claims in the last 5 years under a policy of this type,
- are not aware of any current circumstances that could lead to a claim under this policy, and
- that property to be insured is in good condition and repair.

I/We agree that this proposal form and all other written information which is provided are incorporated into and form the basis of any contract of insurance.

I/We understand that no cover will be given until the proposal is accepted and the total premium paid. Underwriters reserve the right at any time to vary or withdraw the terms offered by this insurance prior to their formal acceptance.

Proposer's name

Signature

Date

A copy of this form should be retained for your records.

CONFIDENTIALITY AND DATA PROTECTION

By signing this proposal form you consent to Insurex Expo-Sure using the personal data you provide to us for the purpose of arranging and administering your insurance. This may also include sensitive personal data where necessary. We may share your personal data with third parties such as insurance providers, claims adjusters, fraud detection and prevention services and regulatory authorities. Where personal data relates to anyone other than yourself, you must obtain the consent of the person to whom the information relates, both to the disclosure of such information to us and its use by us as set out above.

All personal data will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

We would like to contact you from time to time with details of Hiscox Group products and services. If you do not wish to be contacted by us, please tick here:

In accordance with our privacy policy (which can be viewed at www.insurex-exposure.com), we may share your details with carefully selected third parties. If you do not wish to be contacted, please tick here:

LAW APPLICABLE

Notice to the proposer/insured

The parties are free to choose the law applicable to this contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

CANCELLATION RIGHTS

If the policy period is longer than 30 days you have a statutory right to cancel the policy within 14 days starting on the date you:

- enter into the contract, or
- receive the policy documentation, whichever is later.

To cancel please write to the correspondence address shown on your policy schedule. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

However, if you wish to cancel and the insurance cover has already commenced you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered, calculated as a proportion of the time for which the insurance would have provided cover and for any cost incurred by us in issuing this policy.

CLAIMS SERVICE

If you need to make a claim please contact:

Mr P Humphrey, Claims Department, ICAS a division of the ICAS Group, Maylord House, 68 Leman Street, London E1 8EU

Tel: +44 (0)20 7481 2900 or out of hours +44 (0)1424 850 333

QUESTIONS AND COMPLAINTS

If you have any questions about your policy or the handling of a claim please contact Insurex Expo-Sure Customer Services either in writing at Royal Victoria House, 2nd Floor, 51-55 The Pantiles, Royal Tunbridge Wells, Kent TN2 5TE or by telephone on **0845 213 8444** or **+44(0)1892 552444** from abroad.

In the event that you remain dissatisfied you may be eligible to refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA
Tel: +44 (0)20 7327 5693; Fax: +44(0)20 7327 5225; Email: 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. 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. Further information about the Scheme is available from the Financial Services Compensation Scheme.

Please complete and return this form to:

Insurex Expo-Sure, PO Box 501, SITTINGBOURNE, ME10 9AF

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