

RETURN COMPLETD FORM TO
ACCORD INSURANCE BROKERS
Albany Business Centre, Gardeners Street, Dunfermline, KY12 0RN

Fax: 01383 745 884 OR Email: lee.clifford@mybrokers.co.uk

Annual Liability Insurance for Event Organisers
Proposal Form

evaliab/aappl/29910

There is a summary of key features of this insurance at the end of this form

Full descriptions of cover can be found at www.event-assured.com including a downloadable brochure.
 Quotations will include full policy wording and any endorsements.

If we have completed this form using the information you have given to us, please check all the answers and fill in any relevant gaps. If information does not fit into a box – see “Additional Information” section at the end of the form. If you would like to proceed with the insurance please sign and date the declaration at the bottom of the form.

PROPOSER

ABOUT YOU			
Name of The Insured:			
Names of all subsidiary companies to be included in this insurance:			
Name of Main Contact:			
E-mail:			
ADDRESS			
Building			
No & Road			
District			
Postal Town			
County/State			
Postcode		Tel.:	
Country		Fax.:	
Number of other offices:		Date business established:	
Of which trade associations is the company a member?			
Do you have any assets in USA or Canada?			YES/NO
Are your premises in good state of repair, and are your office machines regularly tested in accordance with current legislation and otherwise in good order and condition?			YES/NO
REGULATION For regulatory purposes please confirm are you:	a business with an annual turnover below £ 1 million		YES/NO
	a private individual (a person acting outside your business, trade or profession)?		YES/NO
JURISDICTION	This insurance is subject to English Law. If You require different jurisdiction please name country:		
POLICY LANGUAGE	If you are in a country where English is not the first language, do you agree to accept a policy document in English language?		YES/NO

BUSINESS ACTIVITIES

Please indicate in which areas of business your company is engaged. Please detail all areas of business activity (i.e. not just event related activity) to ensure that the correct cover is provided.

*Professional organisers please note: where it appears on this form “Turnover” means the total value of events (not just commissions/fees earned for staging the events)

Activity Description	LAST 12 MONTHS			NEXT 12 MONTHS		
	Number of events	Number of attendees	Turnover*	Number of events	Number of attendees	Estimated Turnover*
Event Management in respect of						
Meetings/Seminars & Conferences						
Exhibitions						
Corporate Events (please describe below)						
Special Events (please describe below)						
Activities other than Event Management (please describe)						
1.....						
2.....						
3.....						
4.....						
TOTALS						

For any events lasting more than 24 hours or involving an overnight stay, do you offer for sale at an inclusive price pre-arranged combinations of two or more of the following: 1. travel or 2. accommodation or 3. other tourist services? (N.B this is a “Package” under the Package Travel Regulations)	YES/NO
--	---------------

GEOGRAPHICAL EXPOSURE

Do you organise events which take place outside the UK?	YES/NO			
If so, please state in respect of:	Business transacted from UK Next 12 months		Business transacted from your overseas offices Next 12 months	
	Number of events	Estimated Turnover	Number of events	Estimated Turnover
UK				
Europe				
North America				
Elsewhere				
TOTAL				
Please provide details of the type of work carried out overseas:				

VENUES, TRANSPORT , ACCOMMODATION,CATERERS & ACTIVITIES

Does the Proposer or any subsidiary own (partly or wholly) or operate any venues, transport, accommodation, catering or activities companies? If YES, please provide details:	YES/NO

PRODUCTS

Does the Proposer or any subsidiary manufacture or supply any tangible products (other than brochures, stationery and the like)? If YES, please provide details:	YES/NO		
Type of Product	Turnover to Europe	Turnover outside Europe (except North America)	Turnover to North America

MANAGEMENT AND SAFETY AT EVENTS

<i>Please answer all the following questions, inserting YES or NO or other detail in the boxes :</i>	
1) Do you have a written Health & Safety Policy detailing procedures at events?	YES/NO
2) If contractors and exhibitors are involved in your events, do you make them all aware of the health and safety policy and require them to comply with the same?	YES/NO
3) If the answer to 1 or 2 above is NO, please give full details:	
4) Are you able to confirm: <ul style="list-style-type: none"> • You require all contractors, performers and exhibitors (if involved in an event) to provide evidence of insurance against third party liability risks before you permit them on site • You do not waive any legal rights of recovery against contractors and exhibitors • When booking Venues, you check contracts to ensure that you are not accepting responsibility for the negligence of the Venue owners If you cannot confirm all of these, please enter further information under Additional Information at the end of this form.	YES/NO
5) Do you directly employ labour to carry out any manual work away from your own premises?	YES/NO
If YES, please give details	
6) Do you always carry out and implement a written risk assessment in respect of events which you organise?	YES/NO
7) IF 6 = NO , please complete the following in respect of events which you organise:	
a) Approximately how many stewards will be employed to control visitors or crowds and ensure safety at the event?	
b) Will the Police or a security company be in attendance?	YES/NO
c) Will alcohol be on sale?	YES/NO
d) Will visitors be allowed to bring their own alcohol to the venue?	YES/NO
e) Will there be first aid facilities?	YES/NO
f) Will the Police have been consulted?	YES/NO
g) Will the Fire Brigade have been consulted?	YES/NO

ACTIVITIES & PROCESSES

Please indicate if your business or events involve any of the following:			
Archery or shooting	YES/NO	Bouncy Castles or other inflatables	YES/NO
Bungee jumping	YES/NO	Canoeing	YES/NO
Climbing or mountaineering or caving	YES/NO	Creches	YES/NO
Equestrian activities	YES/NO	Explosives or firearms	YES/NO
Fairgrounds or rides	YES/NO	Fireworks or pyrotechnics	YES/NO
Motorised sports	YES/NO	Mountain biking	YES/NO
Outdoor pursuit activities	YES/NO	Paintballing	YES/NO
Quad biking	YES/NO	Parachuting, abseiling or other aerial activities	YES/NO
Sub aqua activities	YES/NO	Skiing or winter sports	YES/NO
Any working at height above 5 meters or depth of more than 2 meters	YES/NO	White Water (above level 3) or Black Water rafting	YES/NO
Lifting weight over 25kg	YES/NO	Any process involving the application of heat other than the preparation of food and drink	YES/NO
Will there be any other hazardous activities or equipment (whether participation or display)?			YES/NO
If YES: please give full details including safety measures taken:			
Do you provide or operate any activities or equipment yourself?	YES/NO	If Yes, please give full details:	

SUB CONTRACTORS' INSURANCE

In respect of events which you organise, do you always obtain evidence from the following sub-contractors that they have current employer's and public liability insurance in force in respect of this event?:			
The Venue	YES/NO	Caterers	YES/NO
Any of the activities or processes detailed above	YES/NO	Construction or installation contractors	YES/NO

EMPLOYERS LIABILITY INSURANCE

The standard Limit of Indemnity is £ 10,000,000 any one Occurrence (£ 5,000,000 in respect of terrorism and asbestos where cover applies to UK only)			
Are all your employees United Kingdom nationals?			YES/NO
Are all your employees domiciled within the UK?			YES/NO
If NO state nationality and number of non UK employees	Nationalities		No's

PAYMENTS TO EMPLOYEES AND LABOUR ONLY SUB CONTRACTORS		
Details of Employees (including working directors)	Estimated No of Employees/ labour only sub contractors	Estimated Annual Payments
Managerial and clerical, employees who do not engage in manual labour:		
Manual employees (Please describe duties here)::		
If you directly employ labour only sub-contractors & self employed persons , please confirm the numbers and payments to them: (note – do not include payments to bone fide sub contractors – i.e. other companies who employ their own labour)		
Labour only sub contractors engaged in managerial or clerical duties only:		
Labour only sub contractors engaged in manual work: (Please describe duties here):		
TOTALS		

LIABILITY CLAIMS HISTORY

Have any claims for personal injury or damage to property by third parties or employees been made against you in the last 5 years?	YES/NO
--	--------

If Yes, please provide details of any claims or incidents made against you in the last 5 years, whether insured or not:

Employers Liability: Claims by Employees:

Date of Incident	Details	Sum Paid or Reserve

Public Liability: Claims by Third Parties

Date of Incident	Details	Sum Paid or Reserve

PREVIOUS INSURANCE

Please confirm details of your present insurance:

	Employers Liability	Public/Products Liability
Insured? YES/NO		
Limit of Indemnity		
Renewal Date		
Excess		
Current Insurer		
Current premium	£	£

COVER REQUIRED

Please state extent to cover and Limit of Indemnity required

Do You require Public Liability Insurance?							YES/NO
If Yes, please tick the limit of indemnity (Maximum Payable) required:							
£ 1,000,000		£ 2,000,000		£ 5,000,000		£ 10,000,000	HIGHER SUM: STATE LIMIT REQUIRED
Do you require Employer's Liability Insurance? <i>(Note: this is only available in combination with Public Liability Insurance)</i>							YES/NO

SPECIAL DEMANDS AND NEEDS

Please state any special demands and needs which you have in relation to liability risks or this insurance:

DECLARATION

TO BE COMPLETED IN ALL CASES: ACCEPTANCE OF QUOTATION & DECLARATION

Signing this form will not commit you or the underwriters to complete the insurance, but if terms are agreed and you do proceed, then it is agreed that this proposal and information supplied with it by you or on your behalf shall form the basis of the contract and shall form part of the contract of insurance

I/WE DECLARE:

Unless amended by Me/Us, I/We confirm

1. that the cover detailed above is in accordance with my/our requirements and that this document is a statement of My/Our demands and needs in relation to liability insurance.
2. I/We undertake to exercise all ordinary and reasonable precautions for the safety of employees, and third party property and persons.
3. Except as detailed on this form I/We have not suffered any loss or circumstances which has or might have given rise to a claim under this type of insurance in the last 5 years
4. I/We have not been convicted of any criminal offence (other than minor driving offences not resulting in disqualification) in the last 5 years
5. I/We have never been prosecuted under the Health & Safety at Work Act or other statute or regulation
6. I/we have not been declared bankrupt nor been involved in any company or business which has gone into liquidation, receivership or come to an arrangement with creditors in the last 5 years
7. No insurer has declined nor imposed any special terms on any liability insurance
8. All the information contained in this Proposal or in documents supplied in support of the Proposal by Me/Us or on my/Our behalf is to the best of my/our knowledge after enquiry true and complete and I/We have disclosed all material facts. A material fact is information which might affect the underwriters' decision whether or not accept a risk and at what terms. I understand that non-disclosure or misrepresentation of a material fact may entitle the Insurers to void this insurance.
9. I/We have read the Main Exclusions in the Summary of Cover provided.

Are you able to confirm the declaration above?

YES/NO

SIGNED:.....

NAME/POSITION.....

ON BEHALF OF

DATE.....

ADDITIONAL INFORMATION

Please enclose copies of current brochures, corporate information and booking conditions or terms of business, and copies of any special agreements or contracts. Use the space below for any further information referred to in this proposal form, or other material information.

evaliab/aappl/29910

EVENT ASSURED ANNUAL LIABILITY INSURANCE: SUMMARY OF COVER

Cover is provided for

- Legally liability to pay Damages
- Claimants Costs and expenses
- Costs and expenses incurred by or with Our written consent

and which arises in connection with the Business within the scope of cover detailed under Employers Liability and Public/Products Liability.

Cover includes

- Indemnity to Directors, Employees and where applicable, Volunteers
- If you are an Association, Club or Committee, cover for your officers and members for the time being in connection with the Event
- Contractual Liability and Indemnity to Principal
- Indemnity to Venue Owners or Operators
- Court Attendance Expenses
- Health & Safety at Work Act Legal Defence Costs (also applies to equivalent legislation in Europe)
- Manslaughter and Corporate Homicide Legal Defence Costs up to £1m.

Employers Liability

- This covers your legal liability for death injury or disease suffered by any Employee. The term Employee includes any person under a formal or casual contract to work for You, including any
 - Temporary employees (paid or unpaid)
 - Labour master or labour only sub-contractor or person supplied or employed by them
 - Self-employed persons
 - Person hired to or borrowed by You
 - Person undertaking study or work experience or youth training scheme
 - Volunteerswhile working for You in connection with Your business and employed under a contract of employment entered into or effected within the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland
- Cover includes
 - Unsatisfied Court Judgements extension for UK & Republic of Ireland
 - Overseas Contingent Employer's Liability cover is included where legally required outside Europe, but only in excess of any cover arranged to meet local requirements. You should check local legislation to see whether You are required to arrange any compulsory liability or Workmen's Compensation insurance locally in the country where the people are employed.
- The Maximum Payable under this section is £10,000,000 any one Occurrence inclusive of costs and expenses. Liability arising from terrorism or asbestos is excluded other than the legal minimum cover in the UK – currently £5,000,000 any one occurrence.

Public and Products Liability

This covers your legal liability to third parties for Accidental

- Personal Injury – death, bodily injury, illness, disease and other wrongs including false detention, false imprisonment, and wrongful eviction
- Property Damage
- Obstruction, physical loss of amenities, trespass, nuisance or interference with any right of way light air or water.
- Cover includes:
 - Products liability (provided you are not manufacturing and retain rights against suppliers and manufacturers)
 - Food and drink supplied at Events
 - Liability for damage to Venues
 - Defective Premises Act Liability
 - Liability for Damage to Leased premises
 - Motor Contingent Liability (non owned vehicles)
 - Car Parks Liability
 - Movement of Obstructing Vehicles
 - Sudden and Unintended Pollution
 - Consumer Protection Act Legal Defence Costs (also applies to equivalent legislation in Europe)
 - Data Protection Act 1984 Liability
 - Data Protection Act 1984 liability
 - Cross Liabilities

MAIN EXCLUSIONS

- Nuclear Risks
- War and Allied Risks
- Any legal action in USA or Canada (although it does not exclude events taking place in these countries)
- Penalties, fines, punitive or exemplary damages or multiplied damages
- Libel, slander or defamation
- Employment disputes issues, error or omissions relating to the provision of employee benefits

Exclusions Under Employer's Liability

- where the Employee (other than a driver) is carried in or on a vehicle or is getting in or out of a vehicle where such Injury arises from the operation of the vehicle by You within road traffic laws requiring compulsory insurance or security.
- Any person employed under a contract entered into or effected outside the European Union, Channel Islands, Iceland, Monaco, Norway or Switzerland
- Offshore work

Exclusions Under Public and Products Liability

- Personal Injury to Employees (other than Volunteers)
- Property Damage to property belonging to or occupied by You or in Your care, custody or control other than
 - the personal effects of Employees or visitors to the Event,
 - Venues

- Personal Injury or Property Damage caused by deliberate acts with disregard to the consequences or as the result of the application of tools or work being done on property or the Venue
- Damage to soft ground
- The ownership, possession, use or operation of mechanically propelled vehicles in circumstances where compulsory insurance is required
- Craft designed to travel in or through air, space or water other than:
 - non commercial handcraft or sailing craft on inland waters
 - where they are used or operated as part of a display or exhibition,
- Aviation or marine Products
- Products exported with Your knowledge to USA or Canada other than food and drink supplied at an Event
- The use or application of any cosmetics, therapy or treatment
- Actual or alleged sexual molestation, physical or mental abuse, assault or battery
- Unless agreed by Us - the use or provision of any bouncy castles, inflatable, slides or rides (mechanical or otherwise) except where such are provided by bona fide contractors who have provided You with evidence of current public liability insurance which covers the activity, and which indemnifies You as principal.
- Professional services or advice given for a fee (this is a professional indemnity risk)
- Pollution except as covered under Sudden and Unintended Pollution Extension
- The Property Damage excess shown in the Cover Details
- Liability assumed under contract which would not have attached in the absence of such contract unless We have conduct and control of any claim
- Asbestos
- Terrorism
- Communicable diseases which lead to quarantine or restriction in movement of people or animals or the issue of travel advisory warnings
- Player to Player liability in Contact Sports.
- Liability to Players and Player to Player liability in Impact Sports.

summ/eval/annual/7211