

Event Insurance

A guide for professional event organisers

This guide explains the main types of cover to consider, and shows how a Hiscox Event Insurance policy could protect you against the financial and legal risks you face when running an event.



Why buy Hiscox Event Insurance?

With over 30 years experience of insuring event organisers, we offer the expertise that comes with being specialists. A Hiscox Event Insurance policy can protect your event in these areas:

- **Cancellation and abandonment** – protecting your financial investment in the event
- **Public liability and employers' liability** – protecting you against the legal risks you face when running an event
- **Property cover** – for your property, venue fixtures and fittings, or hired property at the event

Cancellation and abandonment

Cancelling or cutting an event short is every organiser's worst nightmare. Whilst there will always be practical measures you can take to reduce the chance of cancelling the event, circumstances could arise that are beyond your control. Cancellation and abandonment cover will help protect the financial investment you have made in the event in two main areas:

- If a problem arises and you incur additional expenses to keep your event running – for example you need an alternative venue at short notice.
- If you're forced to curtail or abandon the event half-way through, our policy can refund an appropriate proportion of your expenses.

You can also choose add-ons such as cover for lost profits, adverse weather, enforced reduced attendance or additional terrorism cover.

Property damage

It's easy to overlook the fact that some property losses might not be covered by your existing business insurance. For example, equipment could be damaged in transit, or stolen from the venue. We can cover both your business's property, and property you may be legally liable for such as hired marquees or audio visual equipment. We'll also cover you for damage to the venue's fixtures and fittings.

Legal liabilities

Running events inevitably involves the risk of facing a legal claim for injury or damage to someone else's property. You could face defending a claim whether you're actually at fault or not, and the cost of dealing with a claim could be detrimental to your business.

Hiscox can provide two types of legal liability insurance to cover your legal defence costs along with any financial settlement that is made following a claim against you:

- **Public liability cover** – this protects you against legal claims for accidental injury to attendees, and for damage to venue or a delegate's property. Many venues require organisers to hold public liability insurance to cover the event, and some specify the level of insurance in the venue contract.
- **Employer's liability cover** – this covers the cost of claims made against you if an employee, volunteer or temporary member of your staff is injured whilst working at your event. Employer's liability cover is mandatory in the UK and in many European countries.

Why insure your event with Hiscox?

- We understand no two occasions are the same: from large annual conferences, to one - offs like fireworks displays. That's why we can tailor a policy specifically to your circumstances and, if you plan to run a series of events, we can cover them all under one policy.
- As members of the leading event industry associations, we understand the risks that event organisers face and have developed specialist cover to protect them.
- We know that a fast and effective response can often provide the assistance an event organiser needs when faced with problems around an event, so we pride ourselves on our efficient and fair claims service.

This document is intended to give an overview of the cover we offer to professional event organisers. For full details of the cover you should always read the Key Facts documents and policy wording that we will provide with your quote. Policies are underwritten by Hiscox Underwriting Ltd on behalf of certain syndicates at Lloyd's (managed by Hiscox Syndicates Ltd). Hiscox Underwriting Ltd and Hiscox Syndicates Ltd are authorised and regulated by the Financial Services Authority. 7147 08/09