
What is a policy summary?

This document provides key information about our exhibitor policy. It does not contain the full terms and conditions of the cover which can be found in the policy wording, and does not form part of the insurance policy. If you have any questions relating to the policy, please contact your insurance agent or Hiscox directly.

Policy name: Exhibitor Insurance Portfolio

Type of insurance: Cancellation and abandonment, property damage and public liability (employer's liability if selected) for exhibitors

Underwritten by: Hiscox Underwriting Ltd on behalf of Syndicate 33 at Lloyd's.

Significant features and benefits

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

Key benefits include:

- 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 of or damage to business property 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.

Significant or unusual exclusions/limitations

This policy excludes losses arising from:

- Lack of support, sales, attendance or finance
- The malicious use of poisonous biological or chemical materials
- National mourning
- Communicable diseases such as SARS and Avian Flu
- Jewellery with a market value of more than £50 per item
- An event held in a marquee or temporary structure unless agreed by underwriters
- Unattended vehicles
- Stand erection if above three metres (applicable to employers' liability if selected)

The indemnity provided by the employers' liability coverage (if selected) will not apply in respect of events held outside Europe.

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

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

Your responsibilities

Your premium and insurance cover will be based on the details you have provided to us. This product meets the demands and needs of those who wish to insure their exhibition space against cancellation and abandonment, property damage and public liability. The information you provide and on which the premium is based is a record of your demands and needs particular to your specific circumstances. You are responsible for providing complete and accurate information, which insurers require in connection with any proposal for insurance cover.

If you fail to disclose any material fact or other information material to the insurance this could invalidate the policy and mean that claims may not be paid.

You should read and check all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply.

Duration of contract

The period covered by this insurance is valid from the time cover is granted until the breakdown of the exhibition stand insured by the policy or at completion of the final transit.

Cancellation rights

If you wish to cancel the policy prior to the exhibition and no claims are to be paid the maximum premium returned to you will be 65% of the original premium.

Claims service

It is when you make a claim that you really find out how good your insurer is and we are confident you will be satisfied with our fast, efficient, fair and sensible claims service.

Condition 1 of the claims conditions within the general terms of the policy states your obligations in the event of any circumstance or incident that could give rise to a claim under this insurance.

If you suffer a loss and need to make a claim, you should notify your insurance agent immediately or contact us using the information below:

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

Tel: 020 7481 2900 or out of hours: 01424 850 333.

You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

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 Services either in writing at:

Hiscox Customer Relations
Hiscox House
Sheepen Place
Colchester
CO3 3XL

or by telephone on 0845 2138777 or by email at customer.relations@hiscox.com.

In the event that you remain dissatisfied you can 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: 020 7327 5693; Fax: 020 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. 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, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk.