

FLEXIBLE

COVER TAILORED TO YOUR VENUE. ACCESS ALL AREAS.

Whether you own a modern or historic property; are open to the public, paying members or hold specialist events, we can tailor a package of cover to suit your business needs.

Customise your insurance

You can tailor our specialist commercial combined covers to suit your cultural, leisure and event venue needs, cover includes property, business interruption, public and products liability and employers' liability.

Property

- Property damage on an all-risks basis including full theft cover.
- Cover for valuable items, such as art and collections, is available as long as you inform us of the overall value and notify us on individual items over £50,000. In addition payment of the agreed value of any lost or damaged item that is individually valued.
- Personal effects cover for visitors – £5,000 limit each/every loss.
- Cover for money when it is accidentally lost or stolen. This includes cover for up to £5,000 in any specified or unspecified insured premises, whilst open and in a locked safe.
- Any building works including renovations and extensions at your premises – £250,000 limit.
- Reinstatement includes the costs of complying with any statutory or local authority requirements such as those concerning a listed or graded property.
- Plant, tree and shrub damage as a result of fire – limit £25,000.
- Cover for statues, ornaments, outdoor furniture and other similar items left outside – limit £10,000.
- Cover for damage to marquees and assorted lighting, heating and furnishing – limit £10,000.
- Removing and 'making good' land that has suffered fly tipping – £50,000 limit.
- Broad cover for all your venue equipment, tools and stock.
- Cover automatically increases by 30% during peak trading periods. Deterioration of stock is also covered as standard – limit £5,000 (this limit can be increased).
- Bequeathed contents – £50,000 limit.
- Contents at fundraising events – £10,000 limit.

Business interruption

- Loss of income or loss of gross profit is on a flexible basis which includes increased cost of working.
- Loss of licence – £100,000 limit.

- Death or disgrace of a patron – £100,000 limit.
- Event cancellation cover – £50,000 limit.
- Denial of access damage – £100,000 limit.
- Denial of access (non) damage – £100,000 limit.
- Loss of attraction – £100,000 limit.
- Alternative hire costs for a substitute venue while your premises is repaired or replaced.

Public and products liability

- Our public liability policy now includes financial loss as standard. Financial loss protects your business by covering the cost of compensation for things like false or misleading statements in your advertising.
- Hirers' liability extension protects you when hiring out your venue to others – £100,000 limit.
- Abuse extension to cover abuse and molestation – £1 million limit.
- Terrorism extension – £2 million limit.
- Contingent motor liability extension provides incidental protection if your employees use their personal vehicle for event venue business.

Employers' liability

- Cover insures all your employees including volunteers and labour only sub-contractors at your venue.

Crisis containment is included as standard across a number of areas such as professional indemnity and cyber. Cover provides immediate 24/7 access to a team of market leading public relations advisors who can help mitigate the impact of reputational and image damage on your cultural, leisure and event venue – £25,000 limit.

In addition all Hiscox customers receive unlimited access to a DAS legal support helpline where you can talk to experts on a range of issues free of charge. Areas covered by this helpline include: employment law, prosecutions, discrimination in the work place, health and safety and European law.

Additional insurance covers

Choose from a range of additional covers specifically designed for cultural, leisure and event venues:

- legal expenses, choose from three levels of cover and three limits of indemnity. Benefits include: cover for legal costs, 24/7/365 telephone legal support and access to

- DAS business law, an online legal tool helping you draft your own legal documents;
- personal accident, cover includes insured persons such as volunteers;
- travel;
- terrorism;
- medical malpractice;
- plant and equipment breakdown cover, includes equipment required for disabled access;
- Hiscox CyberClear, keeping your data secure matters. CyberClear cover will help protect your cultural, leisure and event venue from the financial and reputational costs of a cyber incident.

Incorporate all of your cover into one simple package with one renewal date and the option to pay monthly by interest free Direct Debit.

Who is it for?

Our events, culture and leisure cover is suitable for a wide range of venues including:

- arenas, art centres, auditoriums, amphitheatres, aquariums, art galleries, art workshop, artist studios;
- ballrooms, bandstands, bowls clubs;
- city halls, community centres, conference centres, corn exchanges, country estates, castle, cinema, comedy clubs, concert halls, cultural centre;
- dance halls; exhibition centres;
- health and fitness centres, heritage sites, members club, museum, music hall;
- nature reserves, ornamental garden;
- party venues, parks, planetariums;
- spas, stately homes, theatres, village halls;
- wildlife habitats, wedding venues, zoos.

For more detail on our appetite please see our cultural, leisure and event venues appetite guide.

How cover can help protect your cultural, leisure or event venue

- A health and fitness centre was charged with negligence as the treadmills throughout the gym area had been positioned too close to each other, there are minimum space requirements for equipment in such areas.
- A visitor to an art gallery bends down in front of a row of sculptures to try and get the perfect angle for a selfie. She loses her balance and falls backwards hitting the first sculpture which causes the other sculptures behind it to fall over too. A number of the sculptures are damaged, the cost of repair is significant.

Why choose Hiscox?

- Bespoke cover designed for cultural, leisure and event venues, you know that your needs are covered.
- Make unlimited changes as your venue grows and changes, with no fees or charges so you can adapt your cover when you need to.

- All covers can be placed on a single policy making the management of your cover simple.
- Pay monthly by interest free Direct Debit.
- We offer access to risk management working with you to identify, advise on and mitigate risks that you may face.
- Claims are handled quickly and efficiently getting your cultural, leisure and event venue back to normal as quickly as possible.
- Specialist support for historic and listed buildings.

Business support services

— Hiscox Business Support Hub

All business customers can now access a range of handpicked services from various providers. Services are available completely free or at significantly discounted rates to help your business succeed. Services offered include: a range of helplines offering advice from experts, business support, legal, accounting, invoicing, funding, tax, research and development, credit and HR. To access these unique offers, please visit the [Hiscox Business Support Hub](#).

— Hiscox CyberClear Academy

Accredited by GCHQ, is a web-based training platform that can assist you and your employees in the prevention of network, cyber and privacy losses. Access to the academy is free to all Hiscox CyberClear customers with a revenue of less than £10 million. If you would like a demo of the Hiscox CyberClear Academy simply [create an account](#).

Spotlight on CyberClear cover

With the growth of online ticketing and membership payments, Hiscox CyberClear cover will help protect your venue from the financial and reputational costs of a cyber incident.

Keeping data secure matters – your venue’s information and anything that employees, volunteers or labour only sub-contractors trust you with such as email addresses, telephone numbers and payment information. If a hacker targets your venue, there’s an IT failure or someone in accidentally shares something they’re not supposed to, it takes time and money to fix and you could face legal and/or regulatory action. Hiscox CyberClear covers the financial cost of an incident as well as the business impact through instant access to a network of market-leading expertise from IT forensics to privacy lawyers and reputational experts.

The amount of cover you need depends on what it would cost to get you back up and running after a cyber incident. We will work with you to design a policy that’s suited to your needs.

For more information on the Hiscox cultural, leisure and event venue insurance, speak to your insurance broker. If you’re a broker, please contact your [local underwriter](#).