

Section 1 – Your business

| 1.1 Your business | Business name: <input type="text"/> Main address: <input type="text"/> Postcode: <input type="text"/> Date business established: <input type="text"/> / <input type="text"/> / <input type="text"/> Type of organisation: <input type="text"/> Website: <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|--|---|---|---|---------------------|---|---|---------------------------|---|---|-----------------------------------|---|---|----------------|---|---|-----------|---|---|-------------------|---|---|--------------|------|------|
| 1.2 Your employees | Your total number of employees (including subsidiaries): <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.3 Your experience | How many years of relevant experience do you have? <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.4 Subsidiary companies | Do you require cover (under any section to be insured) for any subsidiary companies? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes , you must ensure that all other information you give in this proposal form incorporates that for the subsidiary companies, including income and claims information. You must also complete section 2 – Subsidiary companies . | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.5 Business activities description | Please provide a description of your business activities in your own words including any specialisations: <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 10px;"></div> | | | | | | | | | | | | | | | | | | | | | | | | |
| 1.6 Your income | Your income for the last completed financial year or if you have not completed your first financial year, your expected annual income <input type="text"/> Please provide a breakdown of your income according to the regions and legal jurisdiction of your contracts: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Region</th> <th style="width: 33%;">Percentage split by location where the contracts are undertaken</th> <th style="width: 33%;">Percentage split by the jurisdiction applying to your contracts</th> </tr> </thead> <tbody> <tr> <td>United Kingdom (UK)</td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td>Republic of Ireland (IRE)</td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td>European Union (excluding UK/IRE)</td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td>USA and Canada</td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td>Australia</td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td>Rest of the world</td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td>Total</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">100%</td> </tr> </tbody> </table> If your income is expected to significantly change in your next financial year, please provide an estimate and any supporting details: <div style="border: 1px solid black; height: 40px; width: 100%; margin-top: 10px;"></div> | Region | Percentage split by location where the contracts are undertaken | Percentage split by the jurisdiction applying to your contracts | United Kingdom (UK) | % | % | Republic of Ireland (IRE) | % | % | European Union (excluding UK/IRE) | % | % | USA and Canada | % | % | Australia | % | % | Rest of the world | % | % | Total | 100% | 100% |
| Region | Percentage split by location where the contracts are undertaken | Percentage split by the jurisdiction applying to your contracts | | | | | | | | | | | | | | | | | | | | | | | |
| United Kingdom (UK) | % | % | | | | | | | | | | | | | | | | | | | | | | | |
| Republic of Ireland (IRE) | % | % | | | | | | | | | | | | | | | | | | | | | | | |
| European Union (excluding UK/IRE) | % | % | | | | | | | | | | | | | | | | | | | | | | | |
| USA and Canada | % | % | | | | | | | | | | | | | | | | | | | | | | | |
| Australia | % | % | | | | | | | | | | | | | | | | | | | | | | | |
| Rest of the world | % | % | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 100% | 100% | | | | | | | | | | | | | | | | | | | | | | | |

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1.7 USA/Canada

- a. Would you like a quote for claims first brought in USA and Canada? Yes ☐ No ☐
- b. Do you have an incorporated company in the USA or Canada? Yes ☐ No ☐
- c. If **Yes**, how much income is booked under the subsidiaries in:
- USA Canada
- d. What are your three largest contracts under USA or Canada jurisdiction?
- | Customer name | Work undertaken | Length of contract | Value (£) |
|---------------|-----------------|--------------------|-----------|
| | | | £ |
| | | | £ |
| | | | £ |
- e. How much experience do you have of dealing with customers in USA or Canada?
-
- f. Have you engaged a legal counsel in the USA or Canada to review the terms and conditions you operate under? Yes ☐ No ☐

Section 2 – Subsidiary companies

Please complete this section if you require cover under any section of cover for subsidiary companies.

We can extend this insurance to include subsidiary companies for which you require cover provided that:

- a complete list of the companies is given below (or on a separate sheet if necessary); and
- the turnover and claims information declared on this proposal form incorporates that for the subsidiary companies; and
- all other information you give in this proposal form incorporates that for the subsidiary companies.

2.1 Subsidiary companies

Subsidiary company means any company in which the company named in section 1, directly or indirectly, owns more than 50% of the book value of the assets or outstanding voting rights.

Please provide the following details for all subsidiary companies to be insured.

| Name | Main/registered address including postcode and country | Percentage share of income |
|------|--|----------------------------|
| | | |
| | | |
| | | |
| | | |

Section 3 – Professional indemnity and public and products liability

Only complete this section if cover for professional indemnity or public and products liability is required.

3.1 Your event organisation activities for third parties

Your percentage of turnover including fee income must be separated approximately into the activities listed below so that we can understand what you are doing and because we only cover you for the work which you declare:

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| | | |
|----|--|------------------------|
| a. | Event organisation and management | <input type="text"/> % |
| b. | Creation of content for advertising | <input type="text"/> % |
| c. | Database management and list broking | <input type="text"/> % |
| d. | Design of printed literature, promotional material and conference guides | <input type="text"/> % |
| e. | Direct marketing and telemarketing | <input type="text"/> % |
| f. | Experiential marketing | <input type="text"/> % |
| g. | Sourcing venues and sponsorships | <input type="text"/> % |
| h. | Other – please specify: | <input type="text"/> % |
| | | |

3.2 Future business activities Do you expect any significant changes to the split of activities shown above in the coming 12 months? Yes ☐ No ☐

If **yes**, please give details:

3.3 Event details

Please provide details on the number and types of events by percent of total you organise per year:

| | Past year ending / / | Current year |
|-----------------------------------|-------------------------|--------------|
| Number of events organised | | |
| Concerts/festivals | % | % |
| Sporting events | % | % |
| Fetes | % | % |
| Weddings/private parties | % | % |
| Experiential events | % | % |
| Influencer promotional events | % | % |
| Corporate events/meetings/dinners | % | % |
| Conferences/seminars | % | % |
| Trade shows/exhibitions | % | % |
| Press conferences | % | % |
| Award ceremonies | % | % |
| Charity/fundraising | % | % |
| Other – please specify: | % | % |

3.4 Event cancellation Do you buy event cancellation insurance for your events? Yes ☐ No ☐

3.5 Activities Do you host, co-ordinate or organise any activities or event which include;

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- a. Any manual activities, including activities above three metres, set up, work with heat, stage erection, rigging, equipment installation; security services and crowd control; or health and safety risk assessment? Yes ☐ No ☐
- b. Any use of heat, including pyrotechnics, fireworks and bonfires? Yes ☐ No ☐
- c. Any playground or inflatable play equipment including bouncy castles, slides and rides, ball pits and bucking broncos; physical challenge or sporting activity; aquatic activity; aerial activity; interaction with animals; weaponry; or mechanically driven rides or vehicles? Yes ☐ No ☐

If **yes** to 3.6 a.,b., or c., please provide additional details:

3.6 Tour operators

Have you ever undertaken or otherwise acted as: a travel agency or an 'organiser' (tour operator) forming packages under the Package Travel, Package Holidays and Package Tours Regulations 1992?

Yes ☐ No ☐

3.7 Contracts

- a. Please give details of the three largest contracts you have carried out in the past three years:

| Name of client | Nature of work undertaken | Total annual event budget | Largest single event budget | Your fee retained |
|----------------|---------------------------|---------------------------|-----------------------------|-------------------|
| | | | | |
| | | | | |
| | | | | |

- b. Within the past three years what is the average budget of your events? £
- c. Within the past three years, what was the largest attendance at any of your events?
- d. Within the past three years, what was the average attendance at any of your events?
- e. Do you always work to signed contracts or agreements? Yes ☐ No ☐

If No, please explain what arrangements are put in place.

- f. What percentage of contracts you enter in to are subject to:
- | | |
|--|---|
| i. your terms and conditions | % |
| ii. your terms and conditions with negotiated amendments | % |
| iii. your clients' terms and conditions | % |
| iv. bespoke terms and conditions | % |

- g. Do you seek legal advice for non-standard contracts? Please detail your internal sign-off process.

- h. When contracting do you always:

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- i. exclude liability for consequential, special or indirect damages, loss of profits and liquidated damages? Yes ☐ No ☐
- ii. cap your overall liability? Yes ☐ No ☐
- iii. warrant a performance standard no greater than reasonable care and skill? Yes ☐ No ☐
- iv. only provide indemnities in respect of intellectual property rights, data protection, confidentiality, death, bodily injury or property damage? Yes ☐ No ☐

If **no** to any of the above, please explain:

i. Regarding liability:

- i. What is your standard liability cap?
- ii. What is your highest liability cap for a single contract?
- iii. When thinking about the contract that applies to your highest liability cap, what is the value of this contract?

| |
|---|
| £ |
| £ |
| £ |

3.8 Risk management

- a. Do you have a structured process or procedure in place to ensure that your work does not infringe a third party's intellectual property rights and that you obtain all appropriate licences or permissions from copyright holders when you use any photographs, pictures, film clips, music or any other content?

Yes ☐ No ☐

If **no**, please explain:

- b. Do you use internal or external lawyers for clearance advice? Yes ☐ No ☐
If external, please indicate which firm. If internal, please provide details on their qualifications:

- c. Do you procure all necessary licenses, permits, visas and permissions from all relevant authorities and emergency services (local authority, police, fire brigade)?

Yes ☐ No ☐

If **no**, please explain:

- d. Do you conduct written risk assessments for all events? Yes ☐ No ☐
If **no**, please explain:

3.9 Consent

- a. If you send marketing communications to consumers including post, email, telephone or SMS, do you always obtain or verify explicit consent (opting in) from each individual before these communications are sent?

Yes ☐ No ☐ NA ☐

If **no** please explain:

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- b. Does your business process, transact or store any personal data as defined under consumer data protection law, or any other legal protection for personal data?

Yes ☐ No ☐

If **yes**, how many personal data records do you process, transact or store annually?

| | | | |
|-------------------|--------------------------|-----------------------|--------------------------|
| None | <input type="checkbox"/> | 750,000 – 999,999 | <input type="checkbox"/> |
| Less than 100,000 | <input type="checkbox"/> | 1,000,000 – 1,999,999 | <input type="checkbox"/> |
| 100,000 – 249,000 | <input type="checkbox"/> | 2,000,000 – 2,999,999 | <input type="checkbox"/> |
| 250,000 – 499,999 | <input type="checkbox"/> | 3,000,000 – 5,000,000 | <input type="checkbox"/> |
| 500,000 – 749,999 | <input type="checkbox"/> | Over 5,000,000 | <input type="checkbox"/> |

3.10 Subcontractors

Do you use independent subcontractors?

Yes ☐ No ☐

If **yes**:

- a. What approximate percentage of your turnover is paid to subcontractors?

- b. For what type of work are they used?

- c. Do you always use a purchase order, or equivalent, when employing subcontractors which mirrors any client obligations for each contract?

Yes ☐ No ☐

- d. Do you always require all contractors, performers, and exhibitors (if involved in an event) to provide evidence of insurance against third party liability risks?

Yes ☐ No ☐

3.11 Destination management company

When organising events abroad, do you utilise the services of a destination management company?

Yes ☐ No ☐
N/A ☐

If **yes**, do you ensure they have their own insurance?

Yes ☐ No ☐

3.12 Virtual events

Do you host, co-ordinate or organise any virtual or hybrid events?

Yes ☐ No ☐

If **yes**, please confirm the following:

- a. Do you ensure that there is sufficient capacity and bandwidth for the internet connection and platform for the event?

Yes ☐ No ☐

- b. Details on the back-up and redundancy plans if the primary internet connection or critical servers fail:

- c. What is the longest continuous transmission failure or interruption you could experience before you would need to cancel the event?

3.13 Artificial intelligence

Do you use artificial intelligence, including generative AI, for content creation or other business activities for clients?

Yes ☐ No ☐

If **yes**:

- a. Please provide a description of what you use for this?

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b. Which platforms do you use?

- c. Do you always ensure that the platforms allow you to utilise the content on a commercial basis? Yes ☐ No ☐
- d. Do you ensure that a human always checks the produced material prior to use? Yes ☐ No ☐
- e. Do you ensure that you have your client's agreement for the use of AI prior to commencing work? Yes ☐ No ☐

3.14 Cover required

Please tick the limit of indemnity required for professional indemnity:

£250,000 ☐ £500,000 ☐ £1,000,000 ☐ Other: £

£2,000,000 ☐ £5,000,000 ☐ 10,000,000 ☐

Section 4 - Claims

You must complete this section. Please complete the claims questions for any risk now to be insured.

4.1 General

In relation to your professional business activities, are you or any of your senior management aware, after undertaking reasonable enquiry, of:

- a. any matter which may lead to a claim against you.
This includes:
- i. a shortcoming or problem in your work known to you which you cannot reasonably put right; Yes ☐ No ☐
 - ii. a complaint about your work or anything you have supplied which cannot be immediately resolved; Yes ☐ No ☐
 - iii. an escalating level of complaint on a particular project; Yes ☐ No ☐
 - iv. a client withholding payment due to you after any complaint. Yes ☐ No ☐
- b. any loss from the dishonesty or malice of any employee or self-employed freelancer. Yes ☐ No ☐
- c. any loss from the suspected dishonesty or malice of any employee or self-employed freelancer. Yes ☐ No ☐
- d. any matter which may give rise to a claim against your predecessors in business or any past director, officer, board member, senior manager or employee. Yes ☐ No ☐

Please note that the obligation to notify us of circumstances which 'may' give rise to claims in this proposal form, may differ from the claims notification obligations in your insurance policy. If you are in any doubt as to what you need to disclose to us, please contact your broker or Hiscox directly.

If you answered **Yes** to any of the above, please provide full details:

4.2 Your directors and partners

Have you or any of your directors or partners at any time either personally or in any business capacity:

- a. been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt? Yes ☐ No ☐
- b. been a director or had a controlling interest in any company, firm or business entity which has entered into a voluntary arrangement with Yes ☐ No ☐

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creditors or been subject to any application for liquidation, administration, receivership or to enforcement of a judgment debt?

If the answer to a. and/or b. above is **Yes**, please give full details on a separate sheet.

4.3 Claims history

In respect of the following insurance covers:

Professional Indemnity and public and products liability

Has any claim or loss, whether successful or not, ever occurred or been made against you or your predecessors in business or any past or present director, officer, board member, senior manager or employee in respect of any risk now to be insured under the insurance covers listed above (whether previously insured or not)?

Yes ☐ No ☐

If **Yes**, please give full details below:

| Date | Details | Amount | Remedial action |
|------|---------|--------|-----------------|
| / / | | £ | |
| | | | |
| | | | |
| | | | |

Have you or anyone that works for your business ever been the subject of disciplinary proceedings by any professional organisation?

Yes ☐ No ☐

Are you aware after enquiry of any potential injury or disease to an employee, which may give rise to a claim?

Yes ☐ No ☐

If **Yes**, please provide full details:

a. In the last five years, have the company or any insured person been the subject of an investigation by any official body or institution?

Yes ☐ No ☐

b. In the last five years, have there been any claims and or investigations made against the company, its directors, officers or employees which may have been covered by this policy had it been in force?

Yes ☐ No ☐

c. After enquiry, is the company or its directors, officers or employees aware of any fact, circumstance, allegation or incident which may give rise to a claim under the proposed policy?

Yes ☐ No ☐

d. In the last five years you have not been the subject of any employment claim or investigation?

Yes ☐ No ☐

If **Yes**, please provide full details:

Have you ever had any insurance or proposal cancelled, withdrawn, declined or made subject to special terms?

Yes ☐ No ☐

If **Yes**, please provide details:

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| Date | Details |
|------|---------|
| | |

Section 5 – Declaration

5.1 Material information

You must complete this section.

Please read the declaration carefully and sign at the bottom.

Please provide us with details of any other material information which may be relevant to our consideration of your proposal for this insurance. If you have any doubt over whether something is relevant, please consult with your broker or Hiscox directly.

Is there anything else that you would like to tell us about you or your business? Yes ☐ No ☐

5.2 Fair presentation

In deciding whether or not to offer you insurance cover and in setting the terms and premium, we have relied upon the information you have given us.

By signing the Declaration below, you are confirming to us that you have:

- given a fair presentation of the risk to be insured (a fair presentation is one which discloses in a clear and accessible manner all material facts which you, including your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search); and
- have taken care to answer any questions we have asked and ensured that all information provided is true, accurate and complete.

A material fact is one which is likely to influence our acceptance or assessment of this proposal. If you are in any doubt as what constitutes a material fact, you should consult your insurance broker or Hiscox directly.

5.3 Declaration

I/we confirm that the information given in this proposal form is correct, accurate and complete and I/we have made a fair presentation of the risk.

Name of director/officer/board member/senior manager

Signature of director/officer/board member/senior manager

/ /

Date

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

Your information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.



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For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.

Contact us

If you need to contact us:

Email: service@hiscox.com

Telephone: 0808 3036 335

If you wish to make a complaint please follow the process via:

www.hiscox.co.uk/existing-customers/contact-us/complaints