
Our promise to you

Please read this insurance document, together with any endorsements and the schedule, very carefully. If anything is not correct, please return it immediately.

We will provide this insurance in return for the premium **you** have paid.



Richard Watson
Group Chief Underwriting Officer

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General terms and conditions

General terms, definitions and exclusions applying to the whole of this insurance.

Definitions	Words shown in bold type have the same meaning throughout this policy and are defined below. Any extra definitions are shown in the section to which they apply.
Insured event	The exhibition, conference, show or other event shown in the schedule.
Period of insurance	The length of time for which this insurance is in force as shown in the schedule.
Sum insured	The most that we will pay as shown in the schedule.
Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
We / us / our	The insurer shown in the schedule.
You / your	The person or company named as the insured in the schedule.

General conditions	The following conditions apply to the whole of this policy. Any extra conditions are shown in the sections to which they apply.
1. Information	In deciding to accept this insurance and in setting the terms, we have relied on the information you have given us (including the information in any proposal form or statement of fact). You must make sure that all information is accurate and that you have not withheld any facts that might have influenced our decision. If you are in any doubt, you should speak to us or your insurance broker, if you have one.
2. Change in circumstances	You must tell us about any change in your circumstances which occurs before or during the period of insurance and which may affect this insurance. We may then amend the terms of this policy. If you are in any doubt, you should speak to us or your insurance broker, if you have one.
3. Non disclosure, misrepresentation and false claims	If you have not told us about or have misrepresented any facts or circumstances which might affect our decision to provide insurance or the terms of that insurance, or you have made a false claim, we can refuse to pay a claim or we can treat this insurance as though it had never existed.
4. Premium	We will not make any payment under this policy unless you have paid the premium in accordance with the written conditions of the schedule.
5. Due diligence	You must ensure that all reasonable care and measures are taken in order to avoid or diminish a loss under this insurance including but not limited to: <ul style="list-style-type: none"> i. ensuring that any property to be exhibited or used at the insured event arrives in good time. ii. ensuring that the ground surfaces around your space or stand at the venue location are inspected for the removal of all tripping and/or slipping risks within 24 hours of the opening date of the insured event.
6. Multiple insureds	The most we will pay is the sum insured . If there is more than one of you , the total amount we will pay will not exceed the amount we would be liable to pay any one of you .
7. Other insurance	We are only liable under this insurance to the extent that any other valid insurance would fail to cover any claim if this insurance had not been issued.
8. Maintenance and inspection of records	You must maintain adequate records. We shall have the right to inspect, at any reasonable time, the insured property and your records relating to this insurance and to take any copies we may require.

General terms and conditions

9. Cancellation	<p>If the period of insurance is longer than 30 days, you may cancel this insurance up to 30 days from the start of the contract and receive a 50% premium refund.</p> <p>This insurance may not be cancelled by us, except when you do not pay the premium in accordance with the written conditions of the schedule. We will give you ten days' notice of such cancellation.</p>
10. Law and jurisdiction	<p>Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute it will only be dealt with in the courts of England.</p>
11. Third parties	<p>Nothing in this insurance is intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contract (Rights of Third Parties) Act 1999.</p>

General exclusions

The following exclusions apply to the whole of this policy. Any extra exclusions are shown in the sections to which they apply.

This insurance does not cover loss, damage or liability directly or indirectly caused by, happening through or in consequence of:

1. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials.
2. nuclear reaction, nuclear radiation or radioactive contamination.
3. war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
4. confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
5. asbestos.

What to do when a loss occurs

The following claims conditions apply to the whole of this policy.

How to make a claim

You must:

- i. notify **us** and **your** insurance broker, if **you** have one, as soon as reasonably possible but in no event later than 14 days after becoming aware of any incident which may give rise to a claim under this insurance. If **you** do not **we** will not have to pay **your** claim. If **you** think a crime has been committed, **you** must also tell the police as soon as possible and obtain a crime reference number from them;
- ii. give **us** or any agent acting on **our** behalf, full details as soon as reasonably possible of any incident which may give rise to a claim and give them all the information and assistance that they may require and co-operate fully in the investigation or adjustment of the claim;
- iii. immediately forward to **us** every letter of claim, claim form or correspondence **you** receive if someone is holding **you** responsible for causing injury to a person or loss or damage to property. If **you** do not **we** will not have to pay **your** claim;
- iv. not admit liability, make an offer, compromise or promise of payment or agree to settle any claim without **our** written permission, otherwise **we** will not have to pay **your** claim.

Recovering a loss payment

We shall be entitled at **our** discretion to take over and conduct in **your** name the investigation, defence, pursuit or settlement of any claim.

We will be entitled to pursue recovery of payments made under this insurance, in **your** name but at **our** expense, and **you** must give **us** all assistance **we** may reasonably require.