
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, meeting 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 occur 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:

1. the rearrangement of a cancelled or abandoned **insured event**.
2. ensuring that any property to be exhibited or used at the **insured event** arrives in good time.
3. ensuring that all ground surfaces of 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>You may cancel this insurance up to 90 days before the start of the insured event. At our discretion we may refund up to 50% of the premium you have paid. However, we will not return any premium if there are any notified or paid losses under this policy or any circumstances which are likely to give rise to a claim under this insurance.</p> <p>We may cancel this insurance by sending you ten days notice by recorded post to your correspondence address shown in the schedule if you fail to pay the premium in accordance with the written conditions of the schedule.</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:

1. 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;
2. 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;
3. 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;
4. 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.