

keyfacts**NEIGHBOURHOOD WATCH SPECIAL EVENTS POLICY – Policy Cover Summary**

Refer to the policy wording for full details of cover, exclusions, and the General Conditions and General Exclusions.

In most instances, for property damage losses the first amount of any claim is not covered (known as a policy excess). *The minimum excess, but in some cases this may be higher.

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Public and Products Liability		
Liability for injury to the public or damage to their property including liability arising from the sale or supply of goods	Indemnity limit of £1,000,000 (includes costs and expenses) Indemnity limit applies to any one period of insurance for Products Liability and Pollution or Contamination	£100* excess for third party property damage Property being worked upon Professional advice, error or services Manual work away from the premises apart from delivery or collection Drugs or any medical, surgical or dental products Use of mechanically propelled vehicles for which compulsory motor insurance is required Use of watercraft and craft designed to travel through air or space Bonfires or firework displays unless agreed by us Contractual liability Second-hand electrical goods Specified sports and hazardous activities (refer to policy wording for full details)
Public and Products Liability Extensions		
Consumer protection	Up to £500,000	Fines and penalties
Cross liabilities	The indemnity limit in total for all parties	
Health and Safety at Work	Up to £500,000	Fines and penalties
Hired or rented premises		£250* excess for third party property damage Contractual liability
Indemnity to other people including principals		
Motor contingent liability		
Food Safety Act	Up to £500,000	Fines and penalties
OPTIONAL POLICY COVER		
The following cover is also available for an extra premium		
All Risks		
Damage to property itemized on the schedule within the geographical limits	Single item limit up to £2,000 (other than marquees, tents and other temporary structures)	£200* excess Damage caused during erection or dismantling of any marquee or tent Wear and tear, vermin, mechanical or electrical faults or breakdown, faulty workmanship, cleaning and restoring Computers and satellite phones stolen from unattended vehicles Other property from unattended vehicles unless concealed and the vehicle locked

COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Cancellation Expenses		
Cancellation, abandonment, postponement or curtailment of the stated Event in whole or in part, arising from any cause beyond the control of you or the Event organiser. Including closure of the venue premises due to murder, suicide or disease and the non-appearance of speakers, entertainers or celebrities due to their death, illness or injury	Up to £500 for relocation of venue expenses to avoid cancellation of the Event	£100 excess Claims made more than 14 days after the date of the Event Financial reasons, adverse weather conditions or circumstances known to you at the time of arranging insurance cover likely to cause loss Costs and expenses of any other exhibitor, stallholder, group or participant
Employers Liability		
Legal liability for damages, legal costs and expenses as a result of injury to employees (including voluntary workers)	Indemnity limit of £10,000,000 (includes costs and expenses)	
Employers Liability Extensions		
Cross liabilities Health and Safety at Work Indemnity to other people including principals	The indemnity limit in total for all parties Up to £500,000	Fines and penalties
Money		
Cheques and other non-negotiables	£250,000	£75* excess
Cash and other negotiables:		Loss from unattended vehicles or money operated machines Caused by clerical errors or a business transaction
In transit by any authorised employee/voluntary worker, or on the premises during the Event	£2,000	
On the premises in a safe	£1,000	
At the private residence of an authorised employee/voluntary worker	£500	
Any other circumstances	£350	
Misappropriation by employee/voluntary worker	£500 any one person (£2,000 in any one period of insurance)	Losses not discovered within 14 days of the occurrence
Damage to clothing and personal effects caused by theft or attempted theft of money	£500 any one person	
Personal Accident		
Injury to employees or voluntary workers (aged 16 to 75 inclusive) arising from accidents while working for the organisation in connection with the Event		Illness or disease Specified sport and hazardous activities (refer to policy wording for full details)
Death benefit	£5,000	
Capital sum for loss of limbs, eyes or permanent total disablement	£5,000	
Total and irrecoverable loss of speech or hearing	£5,000	
Temporary total disablement	£25 per week up to 104 weeks	

ANSWERS TO SOME QUESTIONS ABOUT THE POLICY

How long does the policy provide cover for?

The insurance contract normally runs:

- from the date the policy has been issued in respect of cancellation expenses cover only
- from the inception date to the expiry date as shown in the policy schedule.

What if you want to cancel the policy during the cooling-off period?

If you are a private customer and you decide within 14 days of receiving your policy document that it does not meet your requirements, you can write to us confirming your decision and return all the documents. No charge will be made and any premium you have already paid will be refunded provided it is prior to the commencement of the event insured and there are no claims notified or pending.

What if you want to cancel the policy after the cooling-off period?

You may cancel the policy by giving us notice in writing. You will be entitled to a proportionate refund of your premium as long as you have not made a claim during the current period of insurance. If you have made a claim then the full premium is due.

Our right to cancel

Ansvar also have the right to cancel the policy by giving you 14 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvar (office hours 9am to 5pm, Mondays to Fridays).

What if you have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact Keegan & Pennykid (Insurance Brokers) Ltd or Ansvar Insurance Company Limited.

You can make your complaint in writing or verbally to the General Manager or any manager at:

Ansvar Insurance Company Limited, Ansvar House, St. Leonards Road, Eastbourne, East Sussex, BN21 3UR

Tel: 01323 737541 Fax: 01323 644082

E-mail: ansvar.insurance@ansvar.co.uk www.ansvar.co.uk

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvar Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 020 7964 1000 Fax: 020 7964 1001
E-mail: general.info@financial-ombudsman.org.uk
- If you are a business with an annual turnover of less than £1million, you are entitled to refer your case to the Financial Ombudsman Service.

This complaints procedure does not affect your right to take legal proceedings.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event it is likely that the FSCS would consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

- For compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or policy is protected in full followed by 90% of the remainder.

For further information:

Financial Services Compensation Scheme

7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN

www.fscs.org.uk

Tel: 020 7892 7300

KEEGAN & PENNYKID (INSURANCE BROKERS) LIMITED

Keegan & Pennykid (Insurance Brokers) Limited

50 Queen Street, Edinburgh, Midlothian, EH2 3NS

Tel: 0131 225 6005 Fax: 0131 226 3811

www.keegan-pennykid.com E-mail: mail@keegan-pennykid.com

Ansvar is Authorised and Regulated by the Financial Services Authority
Our FSA Register number is 202019
To check these details on the FSA's Register:
www.fsa.gov.uk/register
Tel. 0845 606 1234

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