

CX Multi Event Certificate

All information supplied, including the attached proposal/statement of fact, to Commercial Express Quotes Limited on or on behalf of the Insured is deemed to be incorporated in and shall form the basis of the contract. Insurers agree to provide cover in the terms set out in this certificate during the Period of Insurance for which the Insured has paid or agreed to pay the premium. The insurance is sold in conjunction with the terms and conditions attached.

SCHEDULE

Agent: Event Insurer
Agent Reference:
Quotation number: EVENT/00636008/2013
Certificate Number: CEQ858690/12/13
The Insured: Charity walk
Correspondence Address: 2 Aspen Fold
Oswaldtwistle
ACCRINGTON
Lancashire
BB5 4PH
Product: CX Multi Event
Period of Insurance: Commencing 00:00 on the 28 December 2013 to 24:00 on the 27 December 2014
And any subsequent period for which the Insurers shall accept a premium at renewal date
Sums Insured: As per attached schedule
Excesses: As per certificate wording
Premium: £ 85.61
I. P. T. £ 5.14
Fee: £ 0.00
Total Premium (incl. IPT, Fee): £ 90.75
Date proposal completed: 30/08/2013
Special condition(s): As per attached schedule
Authorised Signatory



Signed in Dudley, West Midlands for and on behalf
of those Underwriters subscribing to this certificate

Dated this 30 August 2013

IMPORTANT NOTICE - Please check this Policy very carefully

The Insurers

For insurer details please refer to the policy wording

Sums Insured Property Schedule

Venue Address:

Junction 7 Business Park, Blackburn Road, Clayton le Moors, ACCRINGTON, Lancashire, BB5 5JW

Type of Event: Fun Run or Walk

Public Liability

Limit of Indemnity	£1,000,000
Excess	£250

Employers Liability

Limit of Indemnity	Not Included
Excess	£0

Equipment Cover

Total Sum Insured	Not Included
Excess	£250

Special Conditions

None

IMPORTANT NOTICE - Please check this policy very carefully

This insurance is subject to the information detailed in this document. The Insured should carefully review the contents of the Certificate (including its attached schedule, endorsements and proposal / statement of fact). If any of the information set out therein is incorrect, the insured must notify Commercial Express or the insurer. Failure to do so may invalidate the

Proposal / Statement of Fact

Disclosure

IMPORTANT NOTICE: Please check this proposal/statement of fact for insurance very carefully.

The proposal/statement of fact, together with any other information supplied to the Insurers must not be misleading or incomplete and shall form the basis of the contract with the Insurers and shall be incorporated therein. If you are aware (having made all due enquires) of any information not specifically requested in the proposal/statement of fact but which may have a material bearing upon the Insurer's decision on whether or not to provide cover or the terms upon which such cover would be provided, you must notify the Insurer via your intermediary of it before the contract of Insurance is concluded and obtain their specific confirmation that they are willing to proceed. You must inform Insurers via your intermediary of any material alterations or additions to the statements or particulars contained within this proposal/statement of fact, which occur before any contract of Insurance based on this proposal/statement of fact is effected.

Insured

The following proposal/statement of fact, together with any information supplied to the insurers, will form the basis of the Insurance and any non-disclosure or misrepresentation of a material fact could invalidate all or part of the Insurance contract.

A material fact is a fact likely to influence insurers assessment of the risk. If you are in any doubt as to what constitutes a material fact you should consult your colleagues or Commercial Express.

Name of the Event	Charity walk
Contact Name	Graham Pountain
Address for correspondence for the Insured	
2 Aspen Fold	
Oswaltdwistle	
ACCRINGTON	
Lancashire	
BB5 4PH	

Insureds Business

Venue Address:

Junction 7 Business Park, Blackburn Road, Clayton le Moors, ACCRINGTON, Lancashire, BB5 5JW

Are events held in more than one location (not all addresses needed, for information purposes only)?	No
Total number of visitors expected to attend your event any one event	Up to 250
Number of events to be insured (per annum)?	15
What is the maximum number of days per any one event?	1

This insurance will only indemnify those whose gross turnover does not exceed £20,000 per event.
 This insurance does not cover professional event organisers or business risks.

Gross Annual Turnover	£0
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Type of Event

Select an event that best matches the event in question:	Fun Run or Walk
Does the above event type match exactly the event taking place?	Yes
Are you the organiser of this event?	Yes
Are you a third party such as an exhibitor, DJ, caterer?	No
Do written contracts of hire exist between yourself and the venue?	Yes
If applicable and/or required under licence agreement, will adequate first aid be provided?	Yes / N/A
If required, has the permission of the local authority been sought and granted?	Yes / N/A
If required, has the advice of the police and/or fire authority been sought?	Yes / N/A
If required, will either be present at the staging of the event?	Yes / N/A
Will staging and seating be erected?	No

Sums Insured

Public Liability	
Public Liability - Level of cover	£1,000,000
Employer's Liability	
Do you wish to extend cover to include Employer's Liability?	No
Equipment Cover	
Do you wish to extend cover to include Equipment?	No
Single article limit must be less than £2,000 and total must be less than £20,000	

Disclosure and Claims

This policy covers you as the Organiser of the event. You must comply with the following warranties:-

Any independent stallholder, exhibitor, contractor or supplier whom you engage at or for the event must be required to hold third party liability insurance in their own right for the duration of the event and evidence of the relevant policy, including the name of the insurer, the policy number, and limit of indemnity must be recorded by you prior to their participation at the event.

In any contract or agreement into which you enter with any party, in connection with the event, you maintain your right to recover from that party any costs incurred by you should that party be legally liable for any claim or part of a claim in connection with the event, and a copy of the agreement must be made available to us if required.

Do you comply with the above warranties? Yes

It is also important to note that certain Dangerous Activities are not covered whether provided by you or other persons attending the Event(s). Such events are described within the Key Facts and Policy Wording.

Whilst organising or participating in an event have you, any official, committee member or co-organiser:

- a) ever had insurance cover refused or cancelled or special terms imposed? No
- b) ever been convicted or cautioned with any criminal offence, other than driving offences? No
- c) ever had any claims or incidents at these or any other premises in the last 5 years? No

Additional Information

Any further information or material facts you should or would like to advise Underwriters? No

p I can confirm I have read and understood all questions relating to this quotation.

CX Multi Event Certificate Wording

Effected through:

Commercial Express Quotes Limited

THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract Numbers EL31650 to the undersigned by Ageas Insurance Limited, hereinafter referred to as "Underwriters" and in consideration of the premium specified herein.

THE UNDERWRITERS hereby agree to the extent and in the manner hereinafter provided, to indemnify the Insured against loss or damage sustained or legal liability for accidents happening during the period stated in the Schedule, after such loss, damage or liability are proved.

PROVIDED always that:

- 1) The liability of the Underwriters shall not exceed the limits of liability expressed in the said Schedule or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Underwriters;
- 2) This Policy insures in respect ONLY of such of the sections hereof as are so specified in the Schedule.

IN WITNESS whereof this Policy has been signed as follows:

Underwritten with UK General Insurance Ltd on behalf of Ageas Insurance Limited.

This Policy is made and accepted subject to all the provisions, conditions, warranties and exclusions set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

In Witness whereof, this Policy has been signed at the place stated and on the date specified in the Schedule on behalf of

Managing Director of Commercial Express Quotes Ltd.

A circular stamp with the text "COMMERCIAL EXPRESS QUOTES LTD" around the perimeter. Overlaid on the stamp is a handwritten signature in black ink.

Authorised signatory

Arranged by Commercial Express Quotes Limited, accepted by UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Registered Office:

Ageas House,
Tollgate,
Eastleigh,
Hampshire,
SO53 3YA.

Registered in England No. 354568

Commercial Express Quotes Limited, UK General Insurance Limited and Ageas Insurance Limited are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [/www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

Premium Refund Guarantee: If, after reading this Certificate, this insurance does not meet Your requirements, please return this Certificate and Your Schedule to Commercial Express Quotes Limited within fourteen days of the date of issue. Providing no claim has been made and the request is received prior to the Event Date, Your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period.

We strongly recommend that you read this policy and keep it in a safe place.

If You have any queries over the cover provided then please call Commercial Express Quotes Limited

LAW APPLICABLE TO THE POLICY

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

DEFINITION OF TERMS

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

1) Cancellation

The inability to proceed with the Event which cannot be postponed.

2) Abandonment

The inability to complete the Event once commenced.

3) Postponement

The unavoidable deferment of the Event to another time.

4) Adverse Weather

Weather of such severity that the Health and Safety Officer in attendance at the Event (or appropriate emergency authority) certifies that it is dangerous and irresponsible to proceed with the Event, having consideration to life and limb of the public attending the Event.

Any claim following adverse weather must be supported by photographic evidence and Met Office records.

5) Bodily Injury

Death or any bodily injury caused by external, violent and visible means or disease of any person.



6) Damage to Property

Physical loss of or injury to or destruction of tangible property including the resultant loss of use of such property

7) Dangerous Activities

Any amusement, display, competition or fund raising activity organised by You or on Your behalf or for which You are responsible, involving:

- (a) fireworks or bonfires
- (b) inflatable play equipment
- (c) fairground rides or mechanical or electrical rides of any kind
- (d) ballooning or flying of any description
- (e) quad bikes, go-karts or motor sports of any kind
- (f) trampolines gymnastic apparatus or any apparatus requiring the use of safety harness or ropes to prevent or arrest falls from height
- (g) circus acts or stunt acts
- (h) persons riding on animals
- (i) shooting ranges for guns or archery
- (j) pyrotechnical devices.

8) Event(s)

The Event held during the Period of Insurance either indoors, outdoors or under temporary structures as described in the policy Schedule.

9) Event Date(s)

The date(s) specified in the Proposal Form and Schedule for the Event(s) to take place.

10) Event Equipment

Shall mean the marquee, tent, staging, plant, machinery, generators and ancillary equipment hired, leased or owned by You (or by another person on Your behalf) solely for the purpose of the Event and for which You (or such other person) are responsible.

11) Excess

The first amount of each claim payable by You as detailed on the policy Schedule for the relevant section.

12) Geographical Limits

This Certificate applies to Events taking place anywhere in the United Kingdom including The Channel Islands and the Isle of Man.

13) Employee(s)

- (a) A person under a contract of service or apprenticeship with You.
- (b) A person under a contract of service or apprenticeship with some other employer and who is hired to or borrowed by You whilst under Your direct control and supervision.
- (c) Labour masters and persons supplied by them whilst under Your direct control and supervision.
- (d) A self-employed person performing work of a kind ordinarily performed under a contract of service or apprenticeship with You whilst under Your direct control and supervision.
- (e) Work experience trainees.
- (f) Authorised volunteers

Whilst working for You in connection with the Event.

14) Material Fact

Any fact which is known to You, which is likely to influence Us in the acceptance or assessment of this insurance or subsequent claim.

15) Period Of Insurance

As specifically defined on the policy Schedule.

16) Schedule

The numbered document forming part of and attaching to and validating this Certificate of Insurance.

17) 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

18) Venue

The location at which the Event(s) are to be held.

19) We, Our, Us, Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited.

20) You, Your, Yours, Insured

The person(s), members club or company named in the Schedule as being the organisers of the Event.

21) Consequential Loss

Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.

WARRANTIES

You must comply with the following warranties. Please immediately review to ensure that these are fully understood and you can meet the warranty terms. If not please inform us without delay as a breach of warranty may enable Insurers to terminate the cover with immediate effect and can result in cover not being in force from inception of the Insurance.

It is warranted that:

1. Any independent stallholder, exhibitor, contractor or supplier whom You engage at or for the Event, or otherwise permit or allow to stand exhibit or supply services to the Event, must be required to hold third party liability insurance in their own right for the duration of the Event, and evidence of the relevant policy, including the name of the Insurer, the policy number and Limit of Indemnity must be recorded by You prior to their participation at the Event.
2. In any contract or agreement into which You enter with any party, in connection with the Event, You maintain Your right to recover from that party any costs incurred by You, should that party be legally liable for any claim or part of a claim in connection with the Event, and a copy of the agreement must be made available to Us if required.

THE INSURANCE

We and You agree that:

You will pay the premium.

We will provide the insurance described in the Policy subject to its terms and conditions in respect of any loss, damage or legal liability described in the under noted Sections of cover.

The Policy and the Schedule shall be considered one document and any word or expression to which a specific meaning has been attached shall bear that meaning wherever it may appear.

Each Section of cover is provided as a separate insurance and where We have not agreed to provide insurance to You, the Schedule will state Not Included.

PUBLIC LIABILITY

WHAT IS INSURED

We will indemnify you up to the limit of indemnity stated in the schedule against any claims made against you by third parties (other than employees) for damages which you may become legally liable to pay arising out of bodily injury or damage to property arising out of accidents occurring during the period of insurance in the course of and at the insured event, including defence costs and expenses incurred with our written consent.

We will also indemnify you against claims arising from food or drink supplied by you for consumption at the event.

Limit of Indemnity

The maximum liability of the insurer payable under this section in respect of damages in respect of any one claim against the insurer or series of claims against the insurer arising out of one occurrence shall not exceed in the aggregate the limit of indemnity stated in the schedule

Any costs and expenses which may be the subject of indemnity under this insurance will be payable in addition to the limit of indemnity.

EXCLUSIONS

1. This Section does not cover legal liability arising from the following:
- (a) Any product other than food and drink sold or supplied in the course of an insured event.
 - (b) Third party property damage and/or Bodily Injury to or death, illness or disease of any person caused by or arising from a Dangerous Activity
 - (c) Your owning or using any road or rail vehicle, machine or plant which is capable of self-propulsion or any trailer or carriage attached to such a self-propelled vehicle, machine or plant, unless otherwise agreed by Us.
 - (d) Any wilful or malicious act or any act of vandalism resulting in damage at or to the Venue.
 - (e) Any liability arising from the affects of any alcoholic or illegal substance including prescribed drugs.
 - (f) Damage to floors, the ground and/or underground services at the Venue.
 - (g) Loss of or damage to property belonging to or held in trust by or in the custody or control of the Insured (but this exclusion shall not apply to employees' effects).
 - (h) Bodily Injury to or death, illness or disease of any participant caused by or arising from actual or attempted physical contact or challenge, intended or unintended, in the course of any sports or competitive activity organised by You or on Your behalf or for which You are responsible.
 - (i) Any liability assumed by You by arrangement &/or agreement unless this would attach in the absence of such by arrangement &/or agreement.
 - (j) Any vehicle or machine or plant which is insured for Your benefit under a policy of motor insurance.
 - (k) Any aircraft or other aerial device, watercraft or hovercraft.
 - (l) Professional or other advice, design, specification or treatment or the failure to provide such advice, design, specification or treatment or professional negligence or malpractice of any kind.
 - (m) Any sums You are legally liable to pay which are expressed to be punitive, exemplary or aggravated damages by a Court of Law.
 - (n) Ownership, procession or use of any firearm or weapons of any kind
 - (o) The defective erection, use or dismantlement by You or on Your behalf of any staging, marquees or temporary structures.
 - (p) The public handling of animals.
 - (q) Liability in respect of pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All pollution or contamination, which arises out of one incident, shall be deemed to have occurred at the time such incident takes place. Notwithstanding anything contained herein to the contrary Our liability for all damages or compensation payable in respect of all pollution or contamination which is deemed to have occurred during the Period of Insurance shall not exceed in the aggregate the Limit of Indemnity shown in the Schedule for this Section.
For the purpose of this exclusion "pollution or contamination" means all pollution or contamination of buildings or other structures or of water or land or the atmosphere and all loss or damage or injury directly or indirectly caused by such pollution or contamination.
2. This Section does not cover the first amount of each and every claim, stated in the Schedule as the

EXTENSIONS

The Public Liability Cover shall automatically include the under noted Extensions in so far as they may apply to You, but this will not increase the amount We will pay in respect of damages beyond the Limit of Indemnity stated in the Schedule irrespective of whether any claim is made against You and/or other parties.

1. We will provide insurance in respect of Your legal liability for loss of or damage to the buildings or contents at the Venue hired for the purpose of conducting the Event, but not if the terms of any hire agreement make You responsible for or require You to insure against such loss or damage at the Venue, unless You would have been liable without such agreement.
2. If You enter into any contract or agreement with a Principal responsible for the Venue or the organisation of the Event, We will, if the contract or agreement so requires, and at Your request, provide insurance in the terms of this Policy in respect of claims brought against such Principal, caused by Your negligence and arising in connection with the Event, provided that the Principal shall observe, fulfil and be subject to the terms provisions and conditions of the section insofar as they apply.
3. If You are a members club then in the Event of one of Your members making a claim against another member of Your club (both members having paid the requisite fee and holding a valid membership card issued by You) the cover under this Section will apply as if a separate policy had been issued to each member.

EMPLOYERS LIABILITY

WHAT IS INSURED

We will indemnify you up to the limit of indemnity stated in the schedule against any claims made against you inclusive of defence costs and expenses incurred with our written consent for damages which you may become legally liable to pay arising out of accidental bodily injury to any employee occurring during the period of the insurance in the course of and at the insured event.

The indemnity provided by this section is aimed to be in accordance with the provisions of any law relating to compulsory insurance of liability to employees.

However, you must repay to us all sums we have paid which we would not have been liable to pay under the terms of this insurance but for the provisions of such law.

Limit of Indemnity

The maximum liability of the insurer payable under this section in respect of any one claim against the insurer or series of claims against the insurer arising out of one occurrence inclusive of all costs and expenses shall not exceed in the aggregate the limit of indemnity stated in the schedule.

EXCLUSIONS

This Section does not cover legal liability:

1. Arising from any security work.
2. Arising from height work in excess of 2.5 metres unless agreed by Us.
3. Required to be insured under the Compulsory Motor Insurance provisions of the Road Traffic Acts.

EVENT EQUIPMENT INSURANCE

WHAT IS INSURED

We will indemnify you up to the sum insured stated in the schedule against accidental loss or physical damage to event equipment owned by you or for which you are legally liable whilst at the insured event or whilst in transit to or from the insured event within the Geographical Limits and occurring during the period of insurance.

EXCLUSIONS

This Section does not cover:

- (a) Theft or attempted theft unless involving forcible or violent entry to or exit from a building or secured site.
- (b) Damage, loss or theft from unattended Venues.
- (c) Loss or theft of Event Equipment contained in vehicles used by or on behalf of the Insured when left unattended, unless such vehicle is contained in a locked building or secured site and there is evidence of forced entry to the vehicle which is confirmed by a police report
- (d) Damage caused by electrical or mechanical breakdown.
- (e) Damage caused by wear and tear, inherent defects or atmospheric or climatic conditions.
- (g) Property being confiscated or detained by any government, public or police authority.
- (h) Damage caused by strikers, locked out workers or persons taking part in labour disturbances.
- (i) Mobile telephones, jewellery (other than costume jewellery), items of clothing (other than costumes), whether owned, borrowed or hired.
- (j) Theft, loss, malicious damage or vandalism - which has not been reported to the police within 24 hours of discovery and a crime reference number obtained.
- (k) Cash or money in excess of £2,500.
- (l) Inventory or stocktaking shortages or unexplained disappearance or discrepancy.
- (m) Damage to flooring.
- (n) Loss or damage caused by the defective erection, use or dismantlement by You or on Your behalf of any staging, marquees or temporary structures.
- (o) The first amount of each and every claim, stated in the Schedule as the Excess.
- (p) Smoke damage caused by smog, agricultural or industrial work.
- (q) Accidental damage to china, glass and other brittle items.
- (r) Bouncy castles and other inflatable play equipment.

SETTLING CLAIMS

Following insured damage, We will indemnify You by payment, repair or replacement at Our choice. Payment will be based upon the value of the Event Equipment at the time of loss or damage.

The maximum We will pay for any one item is the single item limit as stated in the Schedule.

The most We will pay for any claim is the Limit of Indemnity stated against Section 3 in the Schedule.

We will not reduce the sum insured after We pay a claim.



CANCELLATION, ABANDONMENT OR POSTPONEMENT

WHAT IS INSURED

We will pay, up to the limit of indemnity stated in the schedule, the irrecoverable costs and expenses less any recoveries and savings that you are able to make, as a sole and direct result of the Cancellation, Abandonment, or Postponement of the whole event occurring between the commencement date and expiry date of this insurance arising from any cause beyond your control, the control of the event organiser(s) or sponsor(s) or any financial supporters of the event.

1. This includes losses due to Adverse Weather conditions which render the fulfilment of the Event as being dangerous and irresponsible having consideration to life and limb of the public attending the Event; certified by the Health and Safety officer in attendance at the Event and/or the local emergency services and supported by photographic evidence and Met Office weather records.
2. Non-appearance of any person at the Event is included within the cover but only to the extent that Cancellation, Abandonment or Postponement of the whole Event arises due to:
 - (i) The non-appearance of any pre-booked outside caterer, speaker, entertainer or musician where no suitable replacement is available.
 - (ii) The non-appearance of any essential staff due to Adverse Weather conditions.

The most We will pay for any claim under this extension is 25% of the cost paid to the original Venue, or the Limit of Indemnity shown in the Schedule against Section 4, whichever is the less.

EXTENSION

We will also pay any extra costs or expenses incurred in re-booking the Event elsewhere, if the original Venue is unable to hold the Event as a result of the following causes:

1.
 - (a) An outbreak of food poisoning.
 - (b) A notifiable human infectious or contagious disease (excluding Acquired Immune Deficiency Syndrome [AIDS]).
 - (c) Murder or suicide.
 - (d) Failure of the telephone system, electricity, gas or water supplies.
 - (e) Discovery of vermin or pests.
 - (f) Defects in the drains or other sanitary arrangements.
2. Damage to property in the vicinity of the original Venue which hinders or prevents access to the Venue.

EXCLUSIONS

Cancellation, Abandonment or Postponement arising from:

- (a) Circumstances likely to cause Cancellation, Abandonment or Postponement of the Event, which were known to You prior to and/or at the commencement of this insurance.
- (b) The financial failure of any fund raising venture on which the Event is reliant.
- (c) Your failure to make all necessary arrangements for the successful fulfilment of the Event in a reasonable and timely manner.
- (d) Lack of or inadequate response, attendance or support prior to or during the Event.
- (e) The non-appearance of delegates, visitors, exhibitors, guests or key speakers because of state affairs or government matters.

- (f) Industrial action or labour disputes, existing or threatened prior to the commencement of this insurance, whether known to You or not, unless the opening date of the Event is more than 90 days after the commencement of this insurance.
- (g) Court mourning, death of a member of the royal family or head of state.
- (h) Circumstances arising through or as a result of orders or restrictions imposed by the local authorities, the police, fire or ambulance service.
- (i) Any contractual breach by You.
- (j) The failure of any supplier where booking arrangements are not confirmed in writing.
- (k) Cancellation of an Event following the death, injury or illness of any party over the age of 75 years unless agreed by Us.

GENERAL EXCLUSIONS

This insurance does not cover claims arising directly or indirectly from:-

1. i) the failure of; or
 - ii) the fear of the failure of; or
 - iii) the inability of
 - any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or Consequential Loss not otherwise excluded which itself results from the operation of an insured cause.
2. Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - a) act of terrorism; or
 - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - d) seizure or illegal occupation; or
 - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - f) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - g) chemical or biological release or exposure of any kind; or
 - h) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - i) threat or hoax, in the absence of physical damage due to an act of terrorism; or
 - j) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
 - k) prohibitive regulations by the government of any country.
3. Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any Consequential Loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - burning of nuclear fuel, or



... nuclear component thereof.

- 4. Any claims arising directly or indirectly from you engaging in any illegal or criminal act.
- 5. Any claims arising directly or indirectly from any Consequential Loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy).
- 6. Any claims arising directly or indirectly from your wilful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to your property as if uninsured.
- 7. Any claims which have not been proven and the amount of the claim substantiated.
- 8. The non-disclosure or misrepresentation of any material fact.
- 9. Alterations or variance of Insured Event(s) without the prior approval of the Underwriters.
- 10. Any communicable disease which leads to:
 - a) The imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.
 - b) Any travel advisory or warning being issued by a national or international body or agency; and in respect of a or b above any fear or threat thereof (whether actual or perceived).

This insurance also excludes loss directly or indirectly caused by, resulting from or in any connection with any action taken in controlling, preventing, suppressing or in any way relating to a communicable disease.

- a) Influenza A (HN51) (also known as "avian flu" or "bird flu")
 - b) Any strain, virus, complex or syndrome that is related to influenza; and in respect of a and b above
 - c) Any strain, virus, complex or syndrome that is related to influenza
- any fear or threat thereof (whether actual or perceived).

This insurance also excludes loss directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of influenza.

CONDITIONS PRECEDENT APPLICABLE

Please take note of these conditions precedent. If these are not complied with we will not be on risk and will not be liable for any losses occurring.

It is a condition precedent to the liability of this insurance policy that the insured has:-

1 Truth of Statements

Truthfully declared all material facts likely to influence Underwriters in determining;-

- a. Whether or not to accept the risk
- b. The premium charged
- c. Any conditions, exclusions and limitations to apply.

2 Premium Payment

Paid the premium due or pays the premium due within an agreed period

3 Pre- Existing Circumstances

No knowledge at inception of any matter, fact, circumstance or incident, actual or threatened, that increases or could increase the possibility of a loss under this insurance.

4 Due Diligence Clause

Agreed to take reasonable precautions and at all times do and concur in doing all things necessary to avoid or diminish any loss under this insurance and generally act in a commercial and prudent fashion as if no insurance existed.

5 Compliance With Terms

Observed and fulfilled the terms and conditions contained herein or endorsed



GENERAL CONDITIONS APPLICABLE

The cover provided requires You to accept, meet or comply with the following conditions. Failure to do so may affect Your rights under this Policy and/or the settlement of any claim. The headings above each condition are to help You identify each separate condition.

1. Identification

The Schedule is incorporated in and forms part of the Policy.

2. Cancellation

We hope You are happy with the cover this Policy provides. However, if after reading this Policy and this insurance does not meet with Your requirements, please return it to Client Name, within 14 (fourteen days) of issue. Providing no claim has been made and the request is received prior to the Event Date, Your premium will then be refunded in full. No refund of any part of the premium can be made after the expiry of the 14 day cooling off period.

3. Renewal

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

4. False or fraudulent claims

If any claim under this Policy is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain benefit under this Policy or if any damage is occasioned by Your wilful act or with Your connivance all benefit under this Policy shall be forfeited. We reserve the right to notify the police of any such claim.

5. Other insurances

At the time of any loss, damage or liability resulting in a claim under this Policy, if You have any other insurance covering the same loss, damage or liability, We will only pay Our share of the claim.

6. Subrogation

We may at our expense take proceedings in Your name to recover compensation from any third party in respect of any loss or damage or legal liability covered by this insurance and any amount so recovered shall belong to Us.

7. Under-insurance

You must insure for the full value of all Event Equipment and property costs and expenses under Sections 3 and 4. If You insure for less than full value, We will not be liable for a greater proportion of any loss covered hereunder than the sum insured bears to the full value.

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 books and records relating to this insurance and to take any copies.

9. Assignment

This insurance shall not be assigned by you in whole or in part without our prior written consent

COMPLAINTS PROCEDURE

It is our intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure outlined below.

Please contact:

Managing Director
Commercial Express Quotes Ltd
Units 3 & 4 Castlegate Court
Castlegate Way
Dudley
DY1 4RD

Telephone Number 0845 094 2077

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage but if we are unable to resolve your complaint by the end of the next working day, we will pass it to:

Customer Relations Department
UK General Insurance Ltd
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Please note that you have 6 months from the date of our final response in which to refer your complaint to FOS.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about the compensation scheme arrangements from the FSCS.

MAKING A CLAIM

Any incident or loss which gives rise or may give rise to a claim under your Event insurance should be notified immediately to:

Commercial Express Event Claims
c/o Direct Group Travel Services,
PO Box 800
Halifax
HX1 9ET
Tel: 0844 412 4296
Fax: 0844 412 4138

If you have to make a claim you must notify us as above as soon as practically possible after the incident giving rise to the claim and in any case no later than 31 days after the incident giving rise to the loss. Please refer to each section of cover for requirements specific to that section. We will reserve the right to decline liability for any claim notified after this date.

Your claim will be handled promptly and by experienced claim handling staff.

UK General Insurance Ltd are an insurers agent and in the matters of a claim act on behalf of the Insurer

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.