

INTERNAL USE ONLY:

Hiscox branch:

Broker:

Freepost Plus RRAU-ARBG-GEXT
INSUREX EXPO-SURE
PO Box 501
SITTINGBOURNE
ME10 9AF



Firework display and bonfire insurance

INSUREX
EXPO-SURE

Essential protection from the event experts

Apply today for peace of mind

Specially designed for firework events with up to 1000 attendees

In association with



5047 09/06

HISCOX

Peace of mind for your event

Increasingly venues are insisting that organisers of firework events provide their own insurance cover. Whether you are organising a firework display for a charity, school fete or birthday party, our Event Insurance Portfolio is as important as the fireworks themselves in ensuring you enjoy a stress-free event.

It's so easy to make sure you're covered

Just complete the attached application form and send it to us with your cheque or credit card payment. We'll send your certificate of insurance to you.

Event Insurance Portfolio

Our Event Insurance Portfolio offers you the flexibility of choosing the cover you require.

Cover includes:

- Public liability - if you have to pay compensation to a third party following accidental bodily injury or damage to their property if the incident happens during your event.

In addition to the standard covers above, you can purchase additional cover for:

- Adverse weather - for any part of your event in the open or in a marquee
- Property - cover for your own or any hired in property
- Higher limits for cancellation due to terrorism
- Money and door receipts
- Cancellation - if your firework display is cancelled due to something beyond your control
- Events with more than 1,000 people attending

For more information contact Insurex Expo-Sure on **0845 213 8444**.

What is not covered:

The following additional exclusions apply.

This insurance does not provide any indemnity nor will it pay any costs in respect of actual or alleged liability arising directly or indirectly out of:

- products excluded already;
- the operation of a display using fireworks not tested and labelled in accordance with BS 7114 Categories 1, 2, 3 and 4;
- the use of directly imported fireworks;
- the use of sparklers;
- damage to ground surfaces, underground surfaces or fire damage to growing crops;
- modification of fireworks other than the fitting of manual or electric fuses;
- transportation or storage of fireworks outside the perimeter of the venue.

Application form

Who is your main supplier of fireworks?

Name of person or company to be insured

Address

Postcode

Country

Telephone

Fax

Email

Event date(s): from

to

Event name/description

Venue name(s)

Venue address

Postcode

Country

Is the event to be organised in accordance with the DTI Regulations? Yes No

(www.dti.gov.uk/fireworks/download/safedisplay.pdf)

Does a written contract exist between you and your contractors? Yes No

Do written contracts of hire exist between you and the venue? Yes No

Note: all contracts must be signed before cover can be granted.

Note: If you have answered 'No' to any of the above questions please contact Insurex Expo-Sure on 0845 213 8444 to discuss your requirements further.

How many events of this type have you organised in the past?

At any time has your organisation suffered a loss or experienced any circumstances that could lead to a loss under this type of insurance? Yes No

If Yes, please give details:

Please state the name of previous insurers, if any. If Insurex have arranged cover for this event before, please provide the policy number:

Cover required

Please indicate the limit of liability required:

Limit of liability		£1 million	£2 million	£5 million
Maximum number of people attending	350	£150 <input type="checkbox"/>	£235 <input type="checkbox"/>	£475 <input type="checkbox"/>
	650	£235 <input type="checkbox"/>	£355 <input type="checkbox"/>	£700 <input type="checkbox"/>
	1,000	£525 <input type="checkbox"/>	£785 <input type="checkbox"/>	£1,365 <input type="checkbox"/>
Rates include Insurance Premium Tax*. Rates valid until 01.06.09				

*UK Insurance Premium Tax of 5% has been included. If domiciled outside the UK please check applicable tax by contacting Insurex Expo-Sure.

Payment

Insurex accepts payment by cheque, VISA or MasterCard.

A cheque is enclosed made payable to Hiscox Underwriting Ltd for: £

If you wish to pay by credit card, please provide details below:

Name on card Expiry date

Card number

Card security number (3-digit number found on the signature panel on the back of your credit card)

Card issuer Signature

Please give address of cardholder if different to applicant's address

MOISTEN AND SEAL

Please read carefully and sign below

DUTY OF DISCLOSURE

It is your responsibility to disclose all material information that is known to you and which might influence the judgment of insurers in determining the scope of cover, the price or whether or not to accept your risk. If you are in doubt as to whether any information is material, you should disclose it. Please send us any additional information on a separate piece of paper with this proposal.

DECLARATION

I/We declare that (a) this proposal form has been completed after proper enquiry; (b) its contents are true and accurate and (c) all facts and matters which may be relevant to the consideration of my/our proposal for insurance have been disclosed.

I/We undertake to inform you before any contract of insurance is finalised, if there is any material change to the information already provided or any new fact or matter arises which may be relevant to the consideration of my/our proposal for insurance.

I/We understand that the non-disclosure or misrepresentation of a material fact or matter will entitle the insurer to avoid this insurance.

I/We declare that I/we:

- have not been convicted of any offence (other than a motoring offence) in the last 5 years,
- have not been declared bankrupt in the last 5 years (including business partners),
- have not had another insurer decline, refuse to continue or apply special terms for anyone whose property or event is to be insured,
- have not made any claims in the last 5 years under a policy of this type,
- are not aware of any current circumstances that could lead to a claim under this policy, and
- that property to be insured is in good condition and repair.

I/We agree that this proposal form and all other written information which is provided are incorporated into and form the basis of any contract of insurance.

I/We understand that no cover will be given until the proposal is accepted and the total premium paid. Underwriters reserve the right at any time to vary or withdraw the terms offered by this insurance prior to their formal acceptance.

Proposer's name

Signature Date

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

CONFIDENTIALITY AND DATA PROTECTION

By signing this proposal form you consent to Insurex Expo-Sure using the personal data you provide to us for the purpose of arranging and administering your insurance. This may also include sensitive personal data where necessary. We may share your personal data with third parties such as insurance providers, claims adjusters, fraud detection and prevention services and regulatory authorities. Where personal data relates to anyone other than yourself, you must obtain the consent of the person to whom the information relates, both to the disclosure of such information to us and its use by us as set out above.

All personal data will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

We would like to contact you from time to time with details of Hiscox Group products and services. If you do not wish to be contacted by us, please tick here:

In accordance with our privacy policy (which can be viewed at www.insurex-exposure.com), we may share your details with carefully selected third parties. If you do not wish to be contacted, please tick here:

LAW APPLICABLE

Notice to the proposer/insured
The parties are free to choose the law applicable to this contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

MOISTEN AND SEAL

MOISTEN AND SEAL

CANCELLATION RIGHTS

If the policy period is longer than 30 days you have a statutory right to cancel the policy within 14 days starting on the date you:

- enter into the contract, or
- receive the policy documentation, whichever is later.

To cancel please write to the correspondence address shown on your policy schedule. If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

However, if you wish to cancel and the insurance cover has already commenced you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered, calculated as a proportion of the time for which the insurance would have provided cover and for any cost incurred by us in issuing this policy.

CLAIMS SERVICE

If you need to make a claim please contact:

Mr P Humphrey, Claims Department, ICAS a division of the ICAS Group, Maylord House, 68 Leman Street, London E1 8EU
Tel: 020 7481 2900 or out of hours 01424 850 333

QUESTIONS AND COMPLAINTS

If you have any questions about your policy or the handling of a claim please contact Insurex Expo-Sure Customer Services either in writing at Royal Victoria House, 2nd Floor, 51-55 The Pantiles, Royal Tunbridge Wells, Kent TN2 5TE or by telephone on 0845 213 8444.

In the event that you remain dissatisfied you may be eligible to refer the matter to the Complaints Department at Lloyd's. The contact details are:

Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA
Tel: 020 7327 5693; Fax: 020 7327 5225; Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings. Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme.

Insurex Expo-Sure is a division of Hiscox Underwriting Limited, a company authorised and regulated by the Financial Services Authority.

MOISTEN AND SEAL