

KBIS Event Insurance



Insurance Product Information Document

The insurance is provided by Convex Insurance UK Limited who are registered in the UK. Convex Insurance UK Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 840616).

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?

Event Insurance including cover for property, Business Money and Personal Injury and personal accident in respect of officials.

|  What is insured? |  What is not insured? |
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| <p>What is covered on your individual policy is detailed in your certificate of insurance. The options below are only included if detailed in your certificate of insurance and the levels of cover or limits will vary depending on the options chosen.</p> <p>Section 1 – Physical Loss or Damage</p> <ul style="list-style-type: none"> ✓ Physical loss or damage to your property or property hired by or loaned to you up to the sum insured as specified on the certificate of insurance anywhere in the United Kingdom, Channel Islands, and Isle of Man. <p>Section 2 – Business Money and Personal Injury/Assault</p> <ul style="list-style-type: none"> ✓ Loss of Money belonging to the Insured up to but not exceeding the Limits shown on the Schedule for any one loss. ✓ loss of Money consisting of crossed cheques, crossed bankers drafts, crossed money orders, crossed postal orders, stamped National Insurance cards, National Savings Certificates, credit cards sales vouchers, V.A.T. purchase invoices, and unexpired units in franking machines, up to but not exceeding £250,000 in respect of any one loss all belonging to the Insured. ✓ loss of Money at private residences or business premises of any director, committee member or employee of the Insured authorised to have custody of such Money up to but not exceeding £750 in respect of any one loss. ✓ loss of or damage to:- <ul style="list-style-type: none"> (i) any postal franking machine, safe, strongroom, or container or waistcoat used for the carriage of Money but not exceeding the costs of repair or replacement (ii) clothing and personal effects of any director, committee member or employee of the Insured up to but not exceeding £250 in respect of each person caused by theft or attempted theft of Money ✓ Physical injury sustained by the Insured Person as a result of theft or attempted theft of money. <p>Section 3 – Personal Accident</p> <ul style="list-style-type: none"> ✓ Physical Injury sustained by unpaid helpers being judges, stewards, doctors, vets, farriers and the like. | <p>Section 1 – Physical Loss or Damage</p> <ul style="list-style-type: none"> ✗ loss or damage caused by damp, mildew, oxidation, moth, vermin, any gradually operating cause, wear and tear or mechanical or electrical faults or breakdown. ✗ inherent vice, latent defect, mysterious disappearance or unexplained shortage. ✗ damage or deterioration caused by the actual process of dyeing, cleaning, repair or renovation. ✗ loss of money, cash, currency or bank notes. ✗ loss by delay, loss of market or consequential loss of any kind. ✗ breakage of articles of a brittle nature (unless such breakage is caused by Burglars, Thieves or Fire) or breakage of glass. ✗ loss or damage caused by climatic or atmospheric conditions or extremes of temperature unless such loss or damage would be covered under an ordinary Fire insurance. ✗ loss from unattended vehicles unless from a locked luggage boot, concealed luggage compartment or glove compartment and following forcible and violent entry to the vehicle. ✗ damage to tyres. ✗ loss or damage caused by scratching, denting or bruising. ✗ infidelity by cup and/or trophy holders and/or winners. ✗ loss or damage to flooring caused by footwear and smoking materials. ✗ loss of or damage to saddle trees or clippers. ✗ loss or damage whilst in use in respect of jumps, fences, saddlery or tack. ✗ loss or damage from the Insured's premises by theft or any attempt thereat unless following forcible and violent entry to or exit from the said premises. ✗ loss or damage attributable solely to change in the water table level. <p>Section 2 – Business Money and Personal Injury/Assault</p> <ul style="list-style-type: none"> ✗ any loss of Money arising from fraud or dishonesty of any director, committee member or employee of the Insured - unless discovered within seven days of its occurrence. - which is covered by Fidelity Guarantee insurance. ✗ any loss of Money from an unattended vehicle. ✗ any consequential loss or loss of Money due to depreciation in value, dishonoured cheques or clerical or accounting error or omission. ✗ any loss of Money whilst in the custody of a security company. ✗ any loss of unattended Money unless from a suitable safe or from an occupied private residence or business premises of any director, committee member or employee of the Insured. <p>Section 3 – Personal Accident</p> <ul style="list-style-type: none"> ✗ the Insured Person engaging in or taking part in:- <ul style="list-style-type: none"> - hunting on horseback, or driving or riding in any kind of race - driving or riding on motorcycles or motor scooters other than mopeds. ✗ suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity. |

- ✗ venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- ✗ deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act, or the Insured Person being under the influence of alcohol or drugs.
- ✗ Bodily Injury in respect of any person under the age of 16 years or over the age of 75 years.

General Exclusions (applicable to all sections):

- ✗ Radioactive contamination and explosive nuclear assembly
- ✗ War and terrorism
- ✗ Computer system records and electronic data
- ✗ Sonic bangs
- ✗ Pollution and contamination
- ✗ Any liability which is assumed by the Insured by agreement
- ✗ Any cyber act or cyber incident (including actions taken to control, prevent, suppress or remediate any such act or incident) and loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.
- ✗ Coronavirus disease (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), any mutation or variation of SARS-CoV-2 or from any fear or threat of any of these.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Certain limitations may apply to your policy. For example:
 - you may be required to pay the first part of any claim amount as an excess. This will be shown on your certificate of insurance.
 - there may be monetary limits for certain items or types of cover. These will be shown on your certificate of insurance.



Where am I covered?

- ✓ Great Britain, Ireland, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ The rest of the world on a temporary basis by prior approval



What are my obligations?

- When arranging your policy or when making changes to your policy you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as possible by telephone, post or e-mail. You may obtain a claim form by calling 01635 247474 or emailing ask@kbis.co.uk.
- You must provide any documentation we ask for within a reasonable timescale



When and how do I pay?

- You must pay your premium before the date of the event. Payment can be made by Cheque, credit or debit card.



When does the cover start and end?

- This insurance cover is for the period noted on the schedule



How do I cancel the contract?

- You can cancel this insurance at any time by contacting us. If you cancel within the first 14 days and no claim has been made you will receive a full refund of any premium paid. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been insured.