



“True Independent Insurance Advice for the Event Industry”

Cancellation & Abandonment, Property
and Liability insurance for Event
Organisers

Features:

- Cancellation & Abandonment
- Property Damage Cover at the Event and In-Transit
- Public Liability
- Employers Liability
- Exhibitor Cover

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The Risks to an Event

Here are some risks that **have and will continue to** cause disruption and/or financial problems for event organisers.

- The venue is damaged by a Fire or Adverse Weather and is declared not available.
- A petrol or industrial strike causes disruption to transport services meaning delegates cannot arrive or key suppliers cannot deliver
- A direct Terrorist attack or even the threat or fear of an attack could lead to restricted access to the venue or even total event cancellation
- An Outbreak of Foot and Mouth, Bird Flu and other communicable diseases cause event disruption
- A visitor is injured at the event by a falling AV rig. They take legal action against the organiser.
- Event equipment is stolen or damaged whilst en-route or whilst at the venue.
- An employee injures themselves working out on site and brings legal action against the organiser.

The above are only a small number of the risks that you face as an event organiser. We would be more than happy to discuss your concerns.

Call us on 01926 420 555

What can I do to Protect the Event?

Being a professional Event Organiser you will be tasked with juggling exhibitors, suppliers, venue contracts, ticket sales, registrations aswell as the all important budget.

Underpinning all of your hard work there needs to be good risk management. This includes arranging comprehensive insurance to protect against the various risks outlined on the previous page.

Why Choose Heartland Events?

Heartland Events Ltd is different to anything you will have come across in the Event Insurance Market.

- A Full Event Insurance Broker Service. We will listen to what you want and deliver a policy to match.
- Independent and Impartial Advice concerning your event.
- By not being tied to one insurer we are able to help you find a product that you want rather than a product an insurer wants you to have.
- Our buying power and access to the Willis Network means that using Heartland you are be more likely to save money whilst benefiting from your own dedicated team of Event Insurance Advisors.
- We can arrange all aspects of Event Insurance such as Cancellation & Abandonment, Legal Liabilities and Property. We can even design a bespoke Exhibitor Policy to ensure your exhibitors have correct cover.
- In May 2008, Heartland became a Chartered Insurance Broker. Only around 50 Insurance brokers in the country have this accolade. It represents a high level of professionalism, dedication and knowledge in the insurance industry.

Please turn over to read more about the products we can offer.

Products and Services

Event Cancellation & Abandonment

Heartland Events can arrange insurance to protect the loss of expenses and profits caused by the cancellation of any event or exhibition.

Heartland goes further than some insurers providers by not only protecting you in the event of total cancellation but also in the following circumstances.

- **Abandonment**
- **Curtailement**
- **Postponement**
- **Interruption**
- **Failure to Vacate**
- **Interruption**
- **Relocation**

We can even arrange cover for additional risks not normally covered on standard policies such as:

- **Terrorism**
- **Communicable Diseases**
- **Adverse Weather**
- **Strike Action**
- **Transport Problems**
- **National Mourning**
- **Non Appearance of Key Speaker/Performer**

As a specialist broker in this particular industry Heartland understands the risks to an event and can arrange your insurance to suit.

Products and Services

Event Property

Heartland Events can arrange insurance to cover your own property or property for which you have been made responsible for whilst at the event.

Most commercial insurance policies or office policies will not adequately protect your property whilst away from your place of work.

Key Features:

- **Property at the venue**
- **Property in transit to or from the event venue**
- **Coverage for Property up to £100,000**
- **Electronic Equipment Included.**
- **Full 'open' theft cover.**

Cover can also be arranged for direct physical loss of money and gate receipts whilst at the event venue and whilst in transit to the bank.

Products and Services

Legal Liabilities

Public Liability

Heartland Events understands that people make an event what it is.

Whilst you make every effort to protect them it is important that you are correctly insured for third party liability.

Often office policies will not be valid whilst working away from the office premises.

In addition, most venues will stipulate a level of indemnity you need to insure for. With this in mind Heartland offers a variety of indemnity levels.

Please speak to us for any advice.

Employers Liability

Again, a number of commercial business policies may not cover your liabilities whilst away from the office or place of work. Heartland Events can arrange event insurance to cover your employees/ temporary staff whilst at the event venue.

Products and Services

Exhibitors

Most event contracts require exhibitors to maintain their own valid public liability insurance whilst at the event venue.

To assist exhibitors and organisers alike, Heartland Events can provide a bespoke insurance package to protect the exhibitor risks.

Public Liability

Cover designed to protect the exhibitor against legal liability action brought against them for bodily injury or property damage to a third party whilst at the event.

Property

Cover for all of the property risks of the exhibitor for the duration of the event.

Cover includes

- Computer and electrical equipment
- High value goods such as antiques
- Extensive Geographical Limits
- Cover whilst in transit to/from the event
- Full theft cover

Expenses

Cover for the exhibitors expenses should the event be cancelled, abandoned, postponed, curtailed or relocated due to unforeseen circumstances

This also covers expenses incurred due to non arrival of exhibits.

Other Products and Services From Heartland Events Ltd

Heartland appreciates the event industry is diverse and therefore offers many additional products and services to assist its clients:

Including:

Health and Safety Advice

Legal Expenses Insurance

Personal Accident and Travel Insurance

Risk Management Solutions

Directors and Officers Insurance

Professional Indemnity Insurance

Heartland Events Ltd is part of the Heartland Group and also has the ability to arrange commercial insurances for:

Buildings and Offices

Business Interruption

Plant and Machinery

Product Liability

Motor Fleets

What Next?

For independent and honest advice from an award winning insurance broker or to get a quote please get in touch by any of the following methods:

Call us: 01926 420 555

Our office hours are Monday to Friday 8.45am - 5.15pm. A member of the team will be happy to answer any questions you might have concerning your event insurances.

Email us: enquire@heartlandevents.co.uk

We will aim to respond to your email within 1 working day.

Or

To find out more visit: www.heartlandevents.co.uk

You might even be able to buy online saving you time and money!

Alternatively you can always write to us by addressing your query to

Heartland Events Ltd
South Lodge
Cranford Manor
Leamington Spa
Warwickshire
CV32 6RG

Additional Information

Who are the Insurers?

Heartland Events Ltd is an independent broker in the Events Industry. We have access to a host of specialist insurance markets which we will carefully select based on your requirements.

Heartland is committed to selecting insurers that are both secure and from our own experience efficient at handling claims.

If you have a complaint:

We would hope that working with us would be a successful and enjoyable process however if you do have a complaint we would hope to resolve it quickly and effectively.

If you wish to register a complaint, please contact us

.....in writing Heartland Group Ltd , South Lodge, Cranford Manor, Kenilworth Road, Leamington Spa, Warks. CV32 6RG

....by phone Telephone 01926 420555

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations. This will depend on the type of business and nature of your claim.