

With cancellation/curtailment claims we work on the basis that “the show must go on” and find that a fast and effective response can often provide the assistance an event organiser needs to avoid cancelling their event.

## **Event Cancellation and Curtailment Claims**

### **Venue burns down**

A key worry for many event organisers is the potential unavailability of the venue. A conference faced being called off when the venue was badly damaged by fire in the week immediately before the event. Insurers paid £10,000 for a suitable alternative venue so the event could proceed as planned.

### **Reduced attendance at a motor sport event**

Bad weather can catch event organisers out whatever the season. An organiser was planning an outdoor motor sport event and found themselves facing unexpected snow in early March. The police advised people not to travel and attendance was far lower than expected on the third day of a three day show. Insurers paid the client £65,000 to compensate them for loss of profits resulting from reduced attendance.

### **Industrial action**

An organiser had just posted a large number of mailings promoting their event when postal workers announced a strike. With postal deliveries delayed by four days, several potential delegates subsequently called the organiser complaining that they had only heard about the event after it had already taken place. Insurers refunded the client’s loss of profits which they invested in increased marketing spend for next year’s event.

### **An unwelcome visitor**

Sometimes, event organisers can face completely unexpected problems. In this instance the organisers’ event was cancelled at the last minute when a foreign head of state made a visit to the Houses of Parliament. As a result the police closed all access roads in the area and delegates could not get to the event venue. Insurers paid £20,000 so the client could return delegate fees.

### **Bad weather curtails a trade fair**

Bad weather is often a worry for event organisers. An organiser was running a trade show with exhibitors housed in a marquee when severe storms hit the North of England. On the third day of a five day event the organiser called to warn that a marquee housing over one hundred exhibitors was in danger of collapsing. The loss adjuster immediately travelled to the site, and held a meeting with the organiser, Health and Safety Officers and exhibitors. When the wind reduced, the exhibitors were able to recover their property and contractors dismantled the marquee. Insurers paid several exhibitor claims for damaged property, and refunded the organiser £51,000 for the loss they suffered due to the curtailment of their event.

### **A hurricane strikes**

With Hurricane Ike approaching the Gulf Coast of the US, the loss adjuster got in touch with the event organiser to discuss the options available to them. After monitoring the progress of the hurricane, insurers agreed that they should announce the cancellation of the event so that they could inform their delegates in a timely manner. Insurers then paid a claim for all incurred expenses, allowing the organiser to refund delegate and sponsor fees, and keep the relationships in place that would allow the event to run again next year.

### **Travel chaos for an exhibitor**

An exhibitor had invested a significant amount of time and money preparing to attend a key trade show in Paris. However, a serious fire in the Channel Tunnel the day before they were due to travel left all available ferries fully booked, and the exhibitor was unable to attend. Insurers paid a claim for expenses of £20,000, allowing the client to book an alternative event.

### **Structural problem affects a water sports event**

The event organiser had constructed a large temporary water tank, which leaked due to a structural fault. Insurers paid for the tank to receive emergency repairs as well as negotiating a re-supply of water from the water company. Although this element of the event was eventually up and running, insurers also refunded a large number of ticket holders who had missed the curtailed part of the event. Without the right insurance in place, the organiser would have faced a loss of over £300,000.

### **Liability Claims**

#### **Festival-goer trips on cable**

An attendee at a rock concert tripped over cables immediately in front of the stage area. Insurers paid the claimant £8k on behalf of the organiser to compensate them for their injury.

#### **The organiser is held liable**

Although there are lots of different parties involved in running an event, we often find that the event organiser is first in line to face a claim. In this instance an organiser's regatta and carnival was underway when a member of a sub-contractor's team was injured when moving some equipment. Although the organiser had advised them not to attempt to do this and planned to move the equipment by crane both the contractor and the injured party ignored the advice. Despite this, a claim was lodged against the organising committee who were potentially liable due to the Occupiers' Liability Act of 1957.

#### **Wind damages an event contractor's equipment**

An organised outdoor musical event involved a high tech PA system mounted on tripods. An advertising hoarding was inserted by another contractor on part of the tripod which was caught by the wind causing the whole tripod and PA equipment to collapse causing £30,000 of damage. Although there were a number of parties involved in the design, construction and positioning of the tripod it is likely that the organiser will be held responsible as the organiser of the event.

#### **Spectator injured at football match**

A five-a-side football tournament was run by an event organiser as part of a local festival. During the game a severe tackle resulted in a player sliding off the pitch and colliding with a spectator, who sustained a head injury.

Insurers paid a substantial amount of compensation to the injured person.

### **Property Claims**

#### **Marquee is damaged**

Event organisers sometimes don't realise that they are liable for property they hire or borrow. In this case, a marquee hired by a professional event organiser was damaged by a storm the day after the event. Although the event itself was unaffected, insurers paid the marquee contractor £10,000 to compensate them for the damage to their property, leaving a key supplier relationship intact.

#### **Key exhibit is damaged in transit**

In general, property in transit is not covered by office property policies. In this case the exhibitors' high tech data storage device was damaged on the way to a trade show. Insurers paid them £13,000 to compensate them for this loss.