

## Charity Fairs Association Policy Summary

This is a policy summary and does not contain the full terms of the policy. Full terms of the policy can be found in the policy wording.

A full policy wording will be issued when you take out a policy, although a copy is available on request.

### Who is the Policy intended for?

This policy meets the needs and demands for Members of the Charity Fairs Association who wish to insure Liabilities, Personal Accident, Property, Buildings and Money. Cover can be included for the following:

### Part 1 – arranged through the CFA

#### Public and Products Liability

Provides cover for your legal liability to pay compensation to a third party as a result of injury, death or illness and includes damage to third party property.

#### Employers' Liability

Provides cover for your legal liability to pay compensation to an employee as a result of injury, death or illness.

#### Personal Accident

Provides limited cover for death or permanent disability as a direct result of an accident.

### Part 2 – arranged by stallholders if required

#### Property (General Contents, Stock and Other Property)

Provides cover on an All Risks or reduced cover basis depending on your requirements and includes transit cover to and from fairs, exhibitions and shows.

#### Buildings

Provides cover on an All Risks basis and includes rebuilding or repair and removal of debris.

#### Money

Provides cover for money against loss, theft or robbery including loss of money from machines operated by coin, note or token.

### SIGNIFICANT EXCLUSIONS AND LIMITATIONS

A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your policy schedule.

#### Public and Products Liability

Claims arising from the injury, death or illness of an employee.

Motor vehicles, trailers and caravans where road traffic legislation applies and where more specific insurance is in place.

#### Employers' Liability

Claims occurring elsewhere than in the United Kingdom, Channel Islands, Isle of Man and other member states of the European Community unless the claim is brought in a court under UK jurisdiction.

#### Personal Accident

Compensation for Accidental Bodily Injury directly or indirectly caused by suicide, attempted suicide or from partaking in hazardous sports.

#### Property (General Contents, Stock and Other Property)

Loss or damage caused by wear and tear or anything that happens gradually. Losses from unattended vehicles unless the items are out of sight and the vehicle is securely locked.

#### Buildings

Loss or damage caused by wear and tear or anything that happens gradually. The cost of maintenance or routine decoration.

#### Money

Losses due to errors and omissions.

#### Policy Excess

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

#### Period of Insurance

A covered event means an event that takes place entirely within the Period of Insurance and within the Geographical Limits you have chosen.

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### About The Underwriters

The policy is underwritten by Arch Insurance Company (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Insignia Underwriting is a trading name of Barbarus Ltd who are authorised and regulated by the Financial Conduct Authority under firm reference number 617848.

### Peace of Mind

Arch Insurance Company (Europe) Limited are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. Information about the Compensation Scheme arrangements is available from the FSCS at [www.FSCS.org.uk](http://www.FSCS.org.uk)

### Your Cancellation Rights

#### Cooling Off Period

You can cancel this policy by contacting Insignia Underwriting at:

Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY within 14 days of either:

- the date you receive your insurance policy
- or
- the start of the period of insurance, whichever is the later.

If you have not made any claims during the "cooling off period", we will refund the premium paid to us.

#### Cancelling During the Period of Insurance

You can cancel this policy at any time by contacting Insignia Underwriting at:

Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY.

You will be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

We can cancel this policy by giving you 30 days' notice in writing to your last known correspondence address.

### Making a Claim

Of course, we hope you won't suffer any misfortune or need to make a claim but if you do, you should follow the procedure below:

Check the relevant section of the policy and your schedule to make sure the claim is covered.

Please telephone Insignia Underwriting on +44 (0) 1722 597980 quoting the Policy reference shown on the Schedule.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

Insignia Underwriting

Cross Keys House,

22 Queen Street,

Salisbury,

Wiltshire,

SP1 1EY.

T +44 (0) 1722 597980

### Making a Complaint

We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or a complaint regarding a claim, please contact:

Chief Operating Officer,

Barbarus Ltd

Epsilon House

West Road

Ipswich

IP3 9FJ

T +44 (0) 1473 276183

If we are unable to resolve your complaint you may have the right to ask for your case to be reviewed by:

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

### Law Applicable To This Policy

Unless specifically agreed to the contrary, in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

### Data Protection Act 1998

You should understand that any information you have provided will be processed by us, 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 other parties.