



protectivity[®]
insurance



One-Off

Event

Insurance



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A woman with dark hair and glasses is cheering with her mouth open. She is wearing a floral patterned shirt. In the foreground, a hand is holding a smartphone, likely recording or taking a photo. The background is a blurred concert scene with lights.

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Types of Events We Can Cover

At Protectivity we are proud to be able to cover a wide range of one-off and single day events. Here are just some of the types of events we can cover:



Markets, Fairs and Fetes

Village Fetes, Food Fairs and Christmas Markets



Festivals

Music, Beer and Literary Festivals



Theatrical Performances

Amateur Dramatics, Musicals and Barn Dance



Celebrations and Parties

Birthdays, Anniversaries and Street Parties



Conferences, Meetings and Exhibitions

Seminars, Awards Presentations and Conventions



Static Vehicle Meets or Rallies

Camping, Car owners' Clubs and Vehicle Shows

A person with curly hair and glasses is speaking at a podium. They are wearing a denim shirt and a watch. The background is dark with blue and green lighting. The number 3 is in a blue box in the top left corner.

3

What Does

Our Policy

Cover

A close-up photograph of a hand wearing a white disposable glove, holding a tray of several sandwiches. The sandwiches are on various types of bread, some with visible fillings like cheese and meat. The background is dark and slightly blurred, suggesting a kitchen or food service environment. The overall image has a greenish tint.

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Public

Liability



What does Public Liability cover?

Covers the costs associated with defending the event organiser against claims arising from the injury to, or death of, a member of the public, or for the damage to, or loss of their property.

Should you be blamed for causing the damage or injury, having Public Liability cover in place will ensure the legal fees and any subsequent settlement are met by your insurance.

Examples of when you might need it

- A visitor to your event trips over some unsecured electric wiring, injuring themselves.
- An attendee at your food fair falls seriously ill after eating an item that has not been properly cooked.
- During the set-up of your exhibition you cause damage to a door at the venue you are hiring to host the event.

How much cover do you need?

There is no straight answer when it comes to the amount of Public Liability required. Some venues will require those hiring them to have a minimum level of cover in place. Otherwise, it is down to you, as an event organiser to decide how much protection is needed.

A photograph showing a flooded tent camp. Several tents, including blue and purple ones, are partially submerged in murky, brownish water. The scene suggests a natural disaster or severe weather event.

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Cancellation

Cover



What is Cancellation cover?

Should adverse weather or the non-attendance of a key individual mean you are unable to continue with your event and are forced to cancel, we can provide up to £10,000 worth of cover.

Examples of when you might need it

- The main speaker at a conference, or the headline act of your concert fails to arrive for reasons out of your control.
- Adverse weather conditions make it is impossible to deliver the event.
- The venue your event is due to take place in suffers a fault which results in the total loss of electricity, meaning the event cannot go ahead.

How close to the event can you take out cover?

You can take out a Protectivity One-Off Event Insurance policy right up the day before your event, but we are unable to provide cancellation cover for events scheduled within one week of the policy inception.



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Employers'

Liability



What is Employers' Liability cover?

If you are employing staff, regardless of whether they are paid or volunteers, to work at your event you must take out Employers' Liability insurance.

This will protect you against the legal costs if you are blamed for an injury or damage to a staff member or their property.

Examples of when you might need it

- Someone employed to prepare the stage for a drama performance is injured when the scaffolding they are working on collapses.
- An employee is electrocuted by a faulty piece of electronic equipment whilst working at the event.

When do you not require Employers' Liability?

If you are only employing the services of bona fide sub-contractors who hold their own Public Liability insurance, you do not need to take out Employers' Liability.



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Equipment

Cover



What is Equipment cover?

Covers the cost of repairing or replacing items that are lost, stolen or damaged during the set-up of the event or during the event itself.

This includes items that are not only owned by the event organiser, but also items hired and are subsequently the legal responsibility of such individual.

Examples of when you might need it

- During preparations for your event, a staff member drops a piece of equipment, causing it to break.
- A clumsy attendee knocks over a speaker at your event, causing a fault or damage.
- After setting up for your event a night in advance, a break-in occurs at your venue and some of your equipment vital to the running of the event is stolen.

How much cover can you take out?

Protectivity's policy can provide up to £20,000 worth of cover to your marquee, stages, machinery and other ancillary equipment used solely for the purpose of your event. There is a limit of £2,000 per item in the event of a claim.

A woman is crawling under a wooden barrier. She has the number '131' written on her forehead and '131' on her arms. She is wearing a black tank top. The background is a field of tall grass.

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Dangerous

Activities



Dangerous Activities

While there are dozens of event types that we can cover with our One-Off Event Insurance policy, there are a number of activities that we are unable to provide cover for.

Some of these activities include:

- Trampolining and gymnastics
- Inflatable play equipment
- Circus or stunt acts
- Obstacle courses
- Pyrotechnical devices
- Quad bikes and go-karts

Please take a look at our [Policy Wording](#) for the full list of “Dangerous Activities”.

For more information on our One-Off Event Insurance policy,
contact our friendly sales team on

01494 887909

or visit

www.protectivity.com/one-off-event-insurance

