

# Stage Safe Insurance

## Policy Summary

The Stage Safe Insurance policy has been designed to cater for the insurance needs of small groups or organisations involved in organising and performing at amateur dramatic, amateur operatic and amateur dance indoor or outdoor events.

As standard, the policy will provide cover for:

- **Public Liability**
- **Employers' Liability**
- **Money and Assault**

The following optional additional cover is also available:

- **Cancellation**
- **Property Damage**

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and renewable annually.

### Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

# Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim.

Description	Cover
<p><b>Public Liability (Compulsory)</b> Legal Liability for injury, illness or disease to any member of the public and loss of or damage to their property occurring during the period of insurance and arising out of an insured Event</p>	<p>Limits of Indemnity available are: £2 Million £5 Million £10 Million</p>
<p><b>Employers' Liability (Compulsory)</b> Legal liability for injury, illness, death, disease of any employee caused during the period of insurance and arising out of an insured Event</p>	<p>£10 Million Limit of Indemnity</p>
<p><b>Property Damage (Optional)</b> Loss of or damage to property used in connection with the Event</p>	<p>Cover is available up to a Maximum Sum Insured of £15,000</p>
<p><b>Cancellation, Abandonment or Postponement (Optional)</b> Irrecoverable costs or expenses incurred in connection with the Event following Cancellation, Abandonment or Postponement</p>	<p>Cover is available up to a Maximum Sum Insured of £20,000</p>
<p><b>Money and Assault (Compulsory)</b> Loss of money in transit or whilst at the Venue in Your personal custody. Assault extension providing benefits following robbery or hold up</p>	<p>Limits of cover available: £2,500 in respect of Money in transit £2,500 in respect of Money whilst at the Venue in Your personal custody £500 in respect of Money in the dwelling of the Insured or of any person to whom such Money is entrusted £5,000 in respect of Assault benefits</p>
<ul style="list-style-type: none"> <li>• Contractual Liability</li> <li>• Corporate Manslaughter and Corporate Homicide Act 2007 £500,000 any one period of insurance</li> <li>• Cross liabilities</li> <li>• General Data Protection Regulations £1,000,000 or the Limit of Liability shown in the schedule whichever is the lower in any one period of insurance</li> <li>• Health and Safety at Work Act legal fees and costs</li> <li>• Indemnity to principals</li> <li>• Dedicated Commercial Claims Helpline 0330 024 2266 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims</li> <li>• Free 24 hour Business Legal Helpline</li> </ul>	

# Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Policy Section information can be found in	Description	See Policy Document
<b>SECTION 1: PUBLIC LIABILITY (Compulsory)</b>	<ul style="list-style-type: none"> <li>• Third Party Property Damage Excess £250</li> <li>• Own property</li> <li>• Punitive damages</li> <li>• Pollution or contamination</li> <li>• Liability arising from the ownership or use of mechanically propelled vehicles for which compulsory insurance is required by any road traffic legislation</li> <li>• Injury to employees</li> <li>• Asbestos</li> <li>• Terrorism</li> </ul>	<p>Page 17</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 16</p> <p>Page 12</p> <p>Page 11</p>
<b>SECTION 2: EMPLOYERS LIABILITY (Compulsory)</b>	<ul style="list-style-type: none"> <li>• Injury when the employee is entering or getting onto, travelling in or alighting from a motor vehicle in circumstances where road traffic legislation requires insurance or security</li> </ul>	Page 19
<b>SECTION 3: PROPERTY DAMAGE (Optional)</b>	<ul style="list-style-type: none"> <li>• The first £250 of each claim</li> <li>• Single article limit £4,000</li> <li>• Theft not involving forcible or violent entry or exit from the venue</li> <li>• Theft from unattended vehicles</li> <li>• Accidental damage to china glass and other brittle items</li> <li>• Smoke damage caused by smog agricultural or industrial work</li> <li>• Terrorism</li> </ul>	<p>Page 21</p> <p>Page 20</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 11</p>
<b>SECTION 4: CANCELLATION, ABANDONMENT OR POSTPONEMENT (Optional)</b>	<ul style="list-style-type: none"> <li>• Known Circumstances</li> <li>• Lack of finance</li> <li>• Withdrawal of support from any party</li> <li>• Lack of interest</li> <li>• Weather conditions</li> <li>• Industrial Action</li> <li>• The first £250 of each claim</li> <li>• Terrorism</li> </ul>	<p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 11</p>
<b>SECTION 5: MONEY AND ASSAULT (Compulsory)</b>	<ul style="list-style-type: none"> <li>• The first £50 of each claim</li> <li>• Losses from an unattended vehicle</li> <li>• Money in transit in unregistered post</li> <li>• Losses arising from fraud or dishonesty</li> <li>• Assault on persons under the age of 16 and over the age of 70</li> </ul>	<p>Page 23</p> <p>Page 23</p> <p>Page 23</p> <p>Page 23</p> <p>Page 23</p>

# Important Notes

In addition there are specific exclusions and limitations that will apply to certain trades and you should discuss your specific requirements with your broker/ intermediary to ensure the cover provided is suitable for your needs.

## Application of heat and fire precautions

Please see below a copy of the policy wording relating to the precautions required when carrying out any work involving the use of heat.

This condition does not override any Endorsement on the Policy excluding the use or application of heat or use of any equipment or materials otherwise covered by this condition.

It is a condition precedent to any liability of the Company that the following precautions will be complied with by The Insured and/or any Employee and/or any of their Sub Contractors whenever work is undertaken away from the Insured's own premises involving the use of electric oxy-acetylene or other welding or flame cutting equipment, blow lamps, blow torches, hot air guns, tar bitumen or asphalt heaters or any other work involving the use or application of heat or the use of Angle Grinders.

## All work involving the use or application of heat

A thorough examination of the immediate vicinity of the work including the area on the other side of any wall, door, partition, roof or other horizontal structure shall be made to ensure that no combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) are in danger of ignition by direct or conducted heat.

Any combustible material (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) shall be removed to a distance of not less than 10 metres from the point of work and any combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) which cannot be moved to be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection.

There is to be kept available for immediate use at the site of the work either one portable multi purpose dry powder or Carbon Dioxide fire extinguisher with a minimum capacity of 4.00 Kilograms or a water fire extinguisher of not less than 8 litres capacity made to current European Standards and serviced in accordance with current European Standards.

The ignition and operation of all equipment shall be strictly in accordance with the manufacturers instructions.

No lighted or switched on equipment is to be left unattended and hot tools and hot tips not in use are to be placed in incombustible containers.

Any gas cylinders for the equipment used are to be removed from the point of application of heat as far as practicable during use and outside the premises or at least 15 metres from the point of application of heat when not in use.

For one hour after completion of each period of work involving the application of heat and after the completion of work involving the application of heat in any area in such circumstances that the area previously worked upon ceases to be sufficiently visible to ensure that any outbreak of fire or signs of the possible outbreak of fire will be noticed in any area or areas in which work has been carried out shall not be left unattended and a thorough inspection of the area surrounding the work including that described in paragraph 1 above shall be made at frequent intervals up to the end of the period of one hour to ensure that nothing is smouldering and there is no risk of fire including the area on the other side of any wall, door, partition, roof or other horizontal structure.

In addition it is a condition precedent to any liability of the Company that whenever the equipment and materials detailed below are in use, the additional precautions specified will be complied with by the Insured and/or any employee and/or any of their sub-contractors whenever work is undertaken away from the Insured's own premises.

## Tar bitumen or asphalt heaters

All heating of tar bitumen asphalt or pitch shall be carried out in a suitable vessel and the vessel is to be located at ground level and in the open air.

# Customer Information

## How to contact us to make a claim

### Commercial Care Line 0330 024 2266

#### Claims Information

Should you need to make a claim, [Covéa Insurance Commercial Care Line](#) will manage all aspects of the claim for you from the time it is reported.

- Dedicated telephone number – [0330 024 2266](tel:03300242266)
- Dedicated fax number – [0330 024 2623](tel:03300242623)
- By e-mail – [newcommercialclaims@coveainsurance.co.uk](mailto:newcommercialclaims@coveainsurance.co.uk)
- In writing to – [Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA](#)

[Covéa Insurance Commercial Care Line](#) is a service available to customers 24 hours a day, 365 days a year by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of the claim from start to finish.

#### How to cancel your policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must return the policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started or is within the first 14 days a full refund will be given. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by contacting your broker.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the

premium. If you have a Loan Agreement with us, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the policy subject to a minimum charge of £25 plus insurance premium tax.

For our rights to cancel your policy please refer to the General Condition section, Item 4. Our Rights to Cancel the Policy of the policy wording.

#### How to make a complaint

It is always our intention to provide a first class standard of service. However, we do appreciate that occasionally things go wrong. In some cases your broker who arranged the insurance will be able to resolve any concerns and you should contact them directly.

Alternatively, if you need to complain, please contact us using the following details, quoting your policy or claim number.

Customer Relations, Covea Insurance, Norman Place, Reading Berkshire RG1 8DA.

Telephone: 0330 221 0444

Email: [customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square,  
London E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House,  
15 St Botolph Street, London EC3A 7QU ([www.fscs.org.uk](http://www.fscs.org.uk)).

**Covéa Insurance**

Norman Place

Reading

RG1 8DA

Telephone: 0330 221 0444

Fax: 0118 955 2211

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Covea Insurance plc

Registered Office: Norman Place, Reading, Berkshire RG1 8DA

Registered in England and Wales No. 613259

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