

Event and Show Insurance

The KBIS Event insurance policy is specifically designed to provide flexible cover options to meet the needs of organisers and equestrian centres, whether running a single one day show, a number of events or a series of competitions throughout the year.

The policy provides essential cover including Public Liability, Employers' Liability, Personal Accident and Event Cancellation. You can choose to cover a single component part or take out cover **under** all sections of the insurance policy.

Our specialist Liability department have the experience to guide you through the cover options available to ensure you have the protection you need.

Event and Show Insurance – Cover Available

There are six main cover options to consider **under** a KBIS event and show insurance policy, your requirements will depend upon the type of event and any existing cover you may already have in **place**, such as from an affiliated body. We can then tailor the policy to meet your specific needs.

The cover options available include:

- Public Liability
- Employers Liability
- Personal Accident Cover
- Cash in transit
- All Risks
- Event Cancellation

Public Liability

Public liability indemnifies the organiser(s) for claims made against them in respect of third party property damage and injuries sustained by third parties for which they are found liable. Three limits of indemnity are available; £1,000,000, £2,000,000, and £5,000,000 per incident.

Employers Liability

The Employers' Liability (Compulsory Insurance) Act 1969 **places** a legal requirement

upon employers to protect their employees by purchasing appropriate Employers' Liability cover for anyone working on their behalf. Whether they are full or part-time, receiving payment or payment in kind or working for you voluntarily. The standard limit of indemnity for this cover is £10,000,000.

Personal Accident Cover

Personal Accident insurance provides cover for volunteers, officials, unpaid helpers and judges in case they are injured whilst working at an event. KBIS' policy provides cover for Death, serious injury (such as loss of limb), permanent total disability and temporary total disability.

Cash In transit

This cover option ensures your money is covered whilst at the event, in transit and if it has to be kept at the occupied private dwellings of the organiser.

All Risks

This section provides cover for damage to equipment and/or hired items, including marquees, toilets, generators, trailer units, as well as smaller items such as trophies.

Event Cancellation

Cancellation cover will provide indemnity up to the specified limit should the event have to be cancelled or postponed. Cover is taken out against those expenses that are not recoverable and/or are still payable in the event of cancellation. You can choose to insure against your expenses only or also include cover against loss of profit.

In addition, if you choose, cover can be provided against the cost of having to postpone the event to a new date.