

Your Performing Arts Summary of Cover

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Type of Insurance and Cover

Your Performing Arts Policy offers the flexibility to select a range of covers to provide tailored protection.

Available covers:

Asset Protection	Business All Risks	
Legal Liabilities	Employers' Liability	Public and Products' Liability

Name of the Insurer - The insurer of the policy is Aviva Insurance Limited.

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of training and consultancy services from simple, cost effective e-Training through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via the Preferred Supplier Network.

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management>

Business All Risks - Cover, Features and Benefits

- Cover for your business equipment following accidental loss or damage
- Cover can be extended to anywhere in the world

Exceptions and Limitations (please refer to the Business All Risks section of the policy booklet)

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Theft from unattended vehicles not involving forcible or violent entry
- The first part of any claim (the excess)

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder / Director / Partner £500 per day and Employee £250 per day
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Data Protection
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- The first part of any claim (the excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos

Duration of Policy

The policy will remain in force for 12 months from date of commencement, or as otherwise shown on your policy schedule.

Cancellation

There are no statutory cancellation rights under this policy.

How to Claim

If you need to make a claim please call our claims line on **0500 114 477**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact Rees Astley Insurance Brokers Limited or usual Aviva point of contact.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.

