

Event Insurance

Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales;
regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)
Product: John Lewis Event Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documents.

What is this type of insurance?

This Event insurance policy provides cover against cancellation and rearrangement of your event, failure of your suppliers and certain loss or damage to items. It covers all kinds of events with invited guests who do not have to pay for entry, from birthday parties to bar mitzvahs.



What is insured?

- ✓ Sum insured (see schedule).
- ✓ Cover can be purchased up to 1 year prior to your event.
- ✓ Lost deposits and additional costs as a result of unavoidable and unexpected cancellation or rearrangement of your event.
- ✓ Your liability in relation to loss or damage to third party property directly related to your event.
- ✓ Accidental loss or damage to hired event property used at the venue or in transit to the venue.

Optional cover you may have chosen

Marquee option for £25,000 or £50,000.



What is not insured?

- ✗ Cancellation of an event following the death, injury or illness of any insured or joint insured party due to any pre-existing medical condition.
- ✗ Circumstances likely to cause cancellation, abandonment or postponement of the event, which were known to you at the start of your insurance.
- ✗ Cancellation of an event following the death, injury or illness of any insured or joint insured party over the age of 75 years.
- ✗ Any liability arising from the dangerous activities detailed in the policy wording.



Are there any restrictions on cover?

- ! Inner monetary limits apply depending on which level you have selected. Details of these can be found in your policy documents.
- ! Excesses – this is the part of a claim you have to pay.



Where am I covered?

- ✓ Within the territorial limits of the United Kingdom.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must pay the premium shown on the policy schedule.
- You must comply with all the conditions set out in the policy.



When and how do I pay?

You can pay for your policy as a one-off payment by credit card or debit card.



When does the cover start and end?

Your cover start and end date is found on your policy schedule. These form the term of your policy.



How do I cancel the contract?

You can cancel the policy by telephoning our Customer service team. You can find the contact number in your policy documents or on our website.