

EQUITY STAGE HYPNOTISTS PUBLIC/PRODUCTS LIABILITY INSURANCE

POLICY SUMMARY

INTRODUCTION

This is a summary of cover only. Please refer to the policy wording for full details of the policy cover, terms and conditions.

ABOUT THE POLICY

This insurance is underwritten by Royal and Sun Alliance Insurance plc and administered by First Act Insurance, a trading name of Hencilla Canworth Ltd

LAW APPLICABLE TO CONTRACT

English Law will be applicable to the contract of insurance between us, unless otherwise stated in your Policy's terms and conditions.

The language used in this Policy and any communication relating to it will be English.

POLICY COVER

This policy will provide you with Public/Products Liability subject to the policy terms and conditions. This Insurance is provided on a claims made basis meaning that any claim must be brought in writing against the Insured during the policy period or within thirty days of its expiry. Claims arising from an incident prior to the inception of this policy will not be insured.

STATEMENT OF SUITABILITY AND DEMANDS AND NEEDS

This policy is suitable for those Equity members based in the UK that require cover against their legal liability for injury or damage arising from their professional business of Stage Hypnotism subject to the policy terms and conditions.

EQUITY CODE OF CONDUCT

It's a condition precedent to any liability of the Company that the Insured comply with

the Equity Code Of Conduct for Stage Hypnotists details of which are attached.

DURATION OF THIS INSURANCE

This policy will be issued for an annual period or shorter time if agreed and specified in the Policy Schedule.

YOUR BUSINESS AND PROPOSAL

This policy will cover you against the activities specified in your proposal and agreed by Royal and Sun Alliance. If there are any alterations to your Business activities you should advise us immediately.

TERRITORIAL LIMITS

You will be insured within in Great Britain Northern Ireland the Channel Islands or the Isle of Man and, while temporarily engaged on Business, visits outside these territories other than United States of America or Canada.

KEY FEATURES OF COVER

Public and Products Liability

This policy provides cover in respect of a legal liability claim for damages including legal costs for;

- Accidental Injury to any person
- Accidental loss or damage to third party Property

made during the period of insurance in connection with the Business.

The limit of indemnity will be £1,000,000 including costs and expenses.

There is no indemnity for;

- 1 Risks that require more specific insurance ie Motor, Marine etc
- 2 Bodily Injury to any Person Employed.
- 3 Damage to Property in the custody or control of the Insured
- 4 Pollution or contamination unless sudden and accidental
- 5 Costs of repair, recall or replacement of defective products
- 6 Advice, design or specification for a fee
- 7 Fines and penalties
- 8 Nuclear risks
- 9 Use of pyrotechnics explosives or any special effect involving fire or explosion other than use of flash cotton flash string or flash paper
- 10 Contractual liability
- 11 Claims in connection with asbestos
- 12 War
- 13 injury or damage occurring prior to the Retroactive Date

RENEWING YOUR POLICY

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax.

Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods. Failure to pay within the terms may result in your Insurance being cancelled.

HOW TO MAKE A CLAIM

In the unfortunate event that you need to make a claim, please contact us soon as possible. Contact details are listed below.

Please note that late notification can lead to claims being repudiated.

HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact us.

If we are unable to resolve your complaint, your case may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

DETAILS OF OUR REGULATOR

Hencilla Canworth Limited t/a First Act Insurance and Royal & Sun Alliance Insurance plc are authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

ADDITIONAL INFORMATION

If you require any further information or wish to request a copy of the policy wording – Please contact First Act Insurance at:

Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 5BB

Tel: 020 8686 5050
Fax: 020 8686 5559
e-mail: mail@firstact.co.uk