

Policy underwritten by: Covéa Insurance plc

Stage Safe – Insurance

Administered by Graham Sykes Ltd., 37 Rolle Street, Exmouth, Devon, EX8 2SN
Telephone: 01395 255 100 – E-mail: stagesafe@graham-sykes.co.uk – Policy Number : 2160901819ST1134

Statement of Insurance

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when You first take out this Policy and also whenever You renew it or ask Us to change Your cover. You should ensure that any information You have provided to Us and the content of any application form, declaration and / or Statement of Fact is accurate and complete. If You do not comply with Your duty to make a fair presentation of the risk, Your Policy may not be valid or the Policy may not cover You fully or at all.

If You fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to Us in a way which is not clear and accessible We may avoid this Policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (b) We would not have entered into this policy on any terms had You made a fair presentation of the risk.

You must also tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date.

If You are not sure whether certain facts are relevant please ask Your insurance broker.

You must check all the information contained within this document immediately and tell Us if any details are incorrect. You should keep a written record (including copies of letters) of any information You give Us or Your insurance broker.

A Key Facts Summary and a copy of the Policy Wording are available from Your broker upon request.

Proposer/Insured	Mr James Aleksic				
Company Name	Limelight Performers				
Address	10 Lister Road, Ipswich, IP1 5EQ.				
Country of Residence	UK	Home Tel No	07936153214	Mobile Tel No	
Association / Club	Non Member			Fax No	
Email Address	info@limelightperformers.co.uk			ERN	Exempt

Organisation Type	Amateur Musical Group		
Cover Start Date	01/10/2019	Cover End Date	30/09/2020
Inception Date	15/09/2019	Turnover	Max. £50,000

Cover:	Number	Sum Insured	Limit of Indemnity
Public Liability:	-	Not Applicable	£5,000,000
Banners:	-	Not Applicable	Not Required
Employers Liability:	30	Not Applicable	£10,000,000
Property:	-	Not Required	Not Applicable
Generators extension	-	Not Required	Not Applicable
Marquees Extension	-	Not Required	Not Applicable
Money with Assault Extension	-	£2,500	£2,500
Stock:	-	Not Required	Not Applicable
Cancellation:	-	Not Applicable	Not Applicable
Member to Member	-	Not Required	Not Applicable

Covea Insurance PLC

Registered in England and Wales no. 613259

Registered Office: Norman Place, Reading RG1 8DA

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

You, any official, committee member or co-organiser confirm that:

You live at a permanent address within the UK and have done so for the last 36 months.

You have not sustained any loss or damage or liability during the last 5 years, whether insured or not.

You have not had any insurance declined or cancelled or special terms imposed.

You have never been convicted of or charged but not yet tried for an offence other than a driving offence.

The insurance cover is for events based in the UK only.

The company turnover does not exceed £50,000.

If any dangerous or hazardous activities are going to be undertaken at the event this activity is organized and carried out by suitably qualified professionals with their own Public Liability Insurance for a limit of indemnity of at least £1,000,000.

Adequate first aid cover will be provided.

If required permission of the local authority has been sought and granted.

If required advice of the police or fire authority has been sought and if advised either or both will be present at the staging of the event.

You understand no liability other than food poisoning is provided for any product sold or applied to any person or property.

DECLARATION & IMPORTANT NOTES

I declare that to the best of my knowledge and belief the information given on this form, is correct and complete.

You have declared that at the time of issue of this insurance you are not aware of any reason or circumstances which may influence our opinion in the acceptance of the Proposal

1. This Statement and Declaration forms the basis of the contract between you and Covea Insurance Plc. A copy of the completed Statement will be supplied on request within 3 months.
2. This is an important document and it is essential that you keep it in a safe place together with your policy document and schedule. It is recommended that you keep a record of all information supplied for the purpose of insurance (e.g. copy letters or other documents).
3. The information which you have supplied may be used by Graham Sykes Limited for statistical and research purposes. This information may be used to send you details of other products, special offers and services. If you prefer not to receive such correspondence please write quoting your reference number to the Data Protection Officer at Graham Sykes Limited.
4. The policy shall be governed and construed in accordance with English law unless the policyholder's central administration and/or place of establishment is located in Scotland in which case the law of Scotland will apply.
5. If you are not satisfied with the way any enquiry or complaint is handled by your broker please write direct to the Insurer at the address shown in the policy.
6. This Statement was issued on 15/09/2019 08:20

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Additional Information

How We Use Your Information

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend our legal rights.
- You have provided your consent to our use of your personal information, including sensitive personal information.

How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

How to Contact Us

Please contact us if you have any questions about our Privacy Policy or the information we hold about you:

The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.