

Stage Directors UK **Member's Public and 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, exclusions, terms and conditions.

ABOUT THE POLICY

This insurance is underwritten by a consortium of insurers led by Royal & SunAlliance Insurance plc. A full schedule of insurers is listed in the Policy Wording or is available on request.

ELIGIBILITY

All eligible members of Stage Directors UK (SDUK) will automatically be covered by this policy.

Eligible members are any member in the following categories:

- Full Member (insured)

DEMANDS AND NEEDS

This policy meets the demands and needs of individuals working in performing arts (other than those involved in any excluded activities) and requiring insurance against their legal liabilities to pay compensation arising out of injury to third parties and damage to third party property.

DURATION OF THIS INSURANCE

This policy will be issued for the period 07/04/2016 to 06/04/2017 and shall be renewable annually thereafter. The policy covers incidents occurring during this period of insurance.

YOUR BUSINESS

This policy will provide cover in respect of any activity undertaken in connection with performing arts, other than those activities listed under Excluded Activities below.

Excluded Activities

This policy does not cover the insured member for any claim arising out of:

- the participation in any Commercial Production*
- equilibristic circus skills; and/or
- aerial performance or any other work undertaken more than 3 metres above floor level (or from ground level if undertaken outside); and/or
- stunts, stage combat or the use of edged weapons; and/or
- the use of firearms unless decommissioned and used as a prop only; and/or
- any special effect involving the use of fire and/or pyrotechnics other than the use of flash cotton, flash string or flash paper; and/or
- the use of animals
- stage hypnotism and the like

*Commercial Production means any production where the audience are charged for admission with the intention of making a profit and/or any production where the cast and/or crew are paid, other than out of pocket expenses, for their participation.

TERRITORIAL LIMITS

You will be insured within Great Britain Northern Ireland the Channel Islands or the Isle of Man and while temporarily engaged in Business outside these territories.

POLICY COVER

This policy will provide you with Public and Products Liability Insurance.

KEY FEATURES OF COVER

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

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

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

The limit of indemnity provided is £5,000,000 any one claim (any one period in respect of Products liability)

POLICY EXCESS

You will be responsible for paying the first £500 of any claim for damage to third-party property.

POLICY EXTENSIONS

Cross Liabilities (Member to Member Liability)

The policy extends to cover claims made between individual members, subject to the terms, conditions and exclusions of the policy.

Indemnity to Principals and Others

The policy will also provide an indemnity to any:

- Contract Principal
- Personal Representatives

providing that the claim would have been covered had it been made directly against the member.

Defence Costs

The policy will also cover Legal Defence Costs arising:

- from any prosecution of the member as a result of breach of the Health & Safety at Work Act 1974 or Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990 or any legislation of similar effect.
- out of the defence of any proceedings in a Court of Summary Jurisdiction in respect of matters which may form the subject of indemnity under this policy.

Compensation for Court Attendance

This policy will pay the member £250 for each day they are required to attend court as a witness at the request of the Underwriters.

PRINCIPAL EXCLUSIONS

In addition to the excluded activities, the policy will also not provide any cover for:

- 1 Bodily Injury to any Person Employed
- 2 Risks that require more specific insurance i.e. Use of Motor Vehicles, Watercrafts, Aircrafts etc
- 3 Damage to Property in the custody or control of the Member
- 4 Liability for breach of professional duty or inadequate advice
- 5
 - i) punitive damages
 - ii) asbestos
 - iii) pollution or contamination of any kind in respect of any claim brought in North America

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.

HOW TO MAKE A CLAIM

In the unfortunate event that you need to make a claim, please contact Hencilla Canworth as 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 contact us at the following address and we will do our best to resolve the problem:

Managing Director
Hencilla Canworth Limited
Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 6AZ

Tel: 020 8686 5050
Fax: 020 8686 5559

If you are unable to resolve the matter with us your complaint may be referred to your insurer.

If you are still dissatisfied you may be able to refer your complaint to

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0800 023 4567
Web: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

Royal & SunAlliance Insurance plc and all other consortium insurers are members of the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if they are unable to meet it's obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

Further information is available from

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 0800 678 1100
Web: www.fscs.org.uk

DETAILS OF OUR REGULATOR

Hencilla Canworth Limited are authorised and regulated by the Financial Conduct Authority. Royal & SunAlliance Insurance plc and all other consortium insurers authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk or the FCA can be contacted on 0800 111 6768.

ADDITIONAL INFORMATION

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

Hencilla Canworth Limited
Simpson House
6 Cherry Orchard Road
Croydon
Surrey
CR9 6AZ

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