

What is a summary of cover?

This document provides key information about the insurance policy for individuals, clubs, associations and societies who make craft items, underwritten by Hiscox. If you have any additional questions, please contact your insurance broker, Ian W Wallace Ltd on 01202 826127 or 0800 919359.

Product name: Craft insurance portfolio

Type of insurance: Commercial combined

Underwritten by: Hiscox Underwriting Ltd for and on behalf of Hiscox Insurance Company Limited

Significant features and benefits

The craft insurance portfolio offers some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine the following elements to create a tailored package suitable for you.

Property cover which includes the following as standard:

- loss or theft of, or damage to your tools, money, portable electronic equipment, event equipment, stock, materials, moulds and templates anywhere in the world;
- the costs of replacing locks or keys, necessary to maintain the security buildings or safes used by you, following their theft;
- the costs and expenses incurred by you if a craft fair, exhibition or event within the UK or Ireland for which you have pre-booked your place is postponed, abandoned, cancelled or relocated.

Public and products liability cover which includes the following as standard:

- claims brought against you for damage to third-party property or bodily injury to any member of the public.

Employers' liability cover which includes the following as standard:

- claims brought against you for the death or any bodily or mental injury or disease of any employee or volunteer.

Significant or unusual exclusions and limitations

We can only cover your activities which you have told us about, and which we have agreed to insure. Any claims or circumstances which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously. You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must also keep any property insured under this policy in good condition and repair.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

Property cover will not pay:

- for theft or attempted theft from your own premises unless involving forcible or violent entry to or exit from a locked building and the most we will pay for any unattended business items is £25,000 unless they are stored in a building which meets the minimum security criteria;
- for theft or attempted theft from an unattended vehicle unless the items are out of sight in a locked boot, trailer, roof box or luggage compartment and all security measures are in force;
- for damage to property being cleaned, worked on or maintained;
- for loss of or damage to any personal items which are worn, used or carried about the person;
- for loss by fraud or dishonesty;
- for damage caused by storm or flood to stock located in buildings which are not standard construction, unless the stock is kept in secure racking at least 15cm above the floor;
- for loss of or damage to any items stored in any building or vehicle which has been left unoccupied, unattended or not in use for more than 30 consecutive days;
- for loss of or damage to portable electronic equipment away from your premises unless it is in your care, custody, or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or premises;
- for loss of or damage to items being delivered by post or courier service;
- more than £5,000 for any one item, pair or set. This limit applies to stock and materials only.

Public and products liability will not pay for:

- any claim or loss due to the ownership, possession or maintenance or of any aircraft, hovercraft, watercraft or mechanically propelled vehicle;
- any claim or loss due to designs, plans, specifications, formulae, directions or advice prepared or given by you;
- any costs incurred by you for the costs of recalling, removing, repairing, reconditioning or replacing any goods sold, supplied, distributed, manufactured, constructed, erected, installed, altered, tested, serviced, maintained, repaired, cleaned or treated by you.

- any claim or loss due to the failure of any of your products or any service, process or system provided or managed by you to serve the purpose for which it was intended;

Employers' liability will not pay for:

- any claim or loss due to bodily injury, illness, death or disease of any of your employees or volunteers while they are offshore.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy, claims may not be paid or alternative terms could be applied to the policy;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your activities as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

If you decide within the first 14 days of taking out this policy that this policy does not meet your requirements, you may cancel this policy and, provided that no claim has been made, receive a full refund of your premium.

After 14 days, you may cancel the insurance by giving us notice in writing of your intention to do so. We may also cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

We will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under twenty pounds.

Claims service

If you need to make a claim you must email Hiscox your full policy schedule. Our claims team need this to confirm your policy cover. For all new property claims please use property.claims@hiscox.com and for all new liability claims, you should email liability.claims@hiscox.com. Our claims team can be contacted during business hours on 0845 213 8899 (please select option one or two as appropriate). You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Any questions or complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker Ian W Wallace Ltd on 01202 826127 or 0800 919359 in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York, YO1 7PR.

or by telephone on +44 (0) 1206 773 705 or by email at customer.relations@hiscox.com.

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service. If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.