

Exhibitions Insurance

Insurance Product Information Document



XL Insurance

XL Catlin Insurance Company UK Limited

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.

The following summary does not contain the full terms and conditions of the contract which can be found in the policy documentation. The agreed insurance limits are specified in your policy schedule.

What is this type of insurance?

This is insurance for Exhibitions.



What is insured?

- ✓ we will pay, up to the total sum insured for losses arising out of damage to your collection or to collection for which you are responsible.
- ✓ we will pay, up to the total sum insured, for all events listed in the insurance policy in respect legal liability for products.



What is not insured

- ✗ damage caused by natural ageing, gradual deterioration, inherent or latent defect, rust or oxidation, moth or vermin, warping or shrinkage, repairing, restoring, retouching, or any similar process.
- ✗ damage caused by aridity, humidity, exposure to light or extremes of temperature.
- ✗ damage caused by electrical or mechanical fault or breakdown.
- ✗ damage discovered whilst taking inventory or any mysterious disappearance or unexplained loss.
- ✗ damage caused by confiscation, nationalization, requisition or destruction under the order of any government or public local authority.
- ✗ damage caused by war or an act of terrorism.
- ✗ damage caused nuclear reaction, nuclear radiation or radioactive contamination.
- ✗ seepage, pollution or contamination.
- ✗ liability for any claim resulting from injury including death, illness or disease to you or any employee arising out of and in the course of his employment or engagement by you in your business.



Are there any restrictions on cover?

- ! Endorsements may apply to the policy. These will be shown in the policy documents.
- ! This insurance may be a subject to deductible or excess which is stated in the policy documentation.



Where am I covered?

- ✓ This insurance covers you in the territories specified in the schedule.



What are my obligations?

- you must take all practicable steps and measures to protect your property and to maintain it in a good and proper condition.
- you must tell us as soon as practicably possible of any change in the information you have provided to us which happens before or during any period of insurance.
- you must take care when answering any questions we ask by ensuring that any information provided is accurate and complete.
- you must make sure that your collection is adequately displayed and that suitable fixings are used to hang any items on or fix them to walls or any other structure.
- you must tell us as soon as practicably possible of any change in the information you have provided to us which happens before or during any period of insurance.



When and how do I pay?

30 days of inception or renewal of this policy.



When does the cover start and end?

This insurance covers a period stated in the schedule.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.