



**Unity** Insurance Services

## Event Cancellation & Abandonment Insurance



**Girlguiding UK**  
*girls in the lead*



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# Unity Insurance Services

## SIMPLE INSURANCE SOLUTIONS FOR GIRLGUIDING UK

Unity Insurance Services has specialised in providing insurance to the youth sector for over 80 years. In that time, we have learned a thing or two about the needs of our clients. We are delighted to offer our services to Girlguiding UK.

Our products have been developed just for Girlguiding UK members, to provide the very best cover, for the best value. All your insurance needs are now available through one source, developed by us with sympathetic insurers who support your movement and understand what you are all about.

### GIVING YOU ALL THE HELP YOU NEED

We understand you have busy lives and so you need your insurance in one place, arranged in a simple way. We will provide you with a friendly personal service, your own dedicated Account Handler who will be at hand to discuss all your insurance needs, and will help you to obtain the most cost effective cover. We understand how hard you have worked to acquire your assets and appreciate that you will want the best protection possible.

### OUR PRODUCTS

The Guiding insurance products have been designed to provide a menu of options in plain English. They offer ideal solutions to, often confusing, problems.

### The options include:

- Buildings cover
- Contents cover, including UK wide camp cover for equipment
- All risks cover
- Personal effects cover
- Money cover
- Small watercraft cover
- Trailer cover
- Cancellation and abandonment cover including Centenary events
- Private vehicle loss of no claims bonus cover
- Travel cover
- Marine cover
- Minibus cover
- Shop/Depot Insurance cover
- Other miscellaneous policies

Once you are happy that an option meets your needs, please fill in a proposal form and return it to us at Unity Insurance Services, Lancing Business Park, Lancing, West Sussex BN15 8UG.

We will then quickly process the application for you.

We hope that this booklet answers any questions you may have, but please feel free to contact us for further information:

**Telephone:** 0845 0945 704

**E-mail:** [guiding@unityins.co.uk](mailto:guiding@unityins.co.uk)

**Website:** [www.guidinginsurance.co.uk](http://www.guidinginsurance.co.uk)

**Post:** Unity Insurance Services, Lancing Business Park,  
Marlborough Way, Lancing, West Sussex BN15 8UG.

# Cancellation and Abandonment

This section provides compensation to a Girlguiding UK Unit for the net determined (agreed) loss of expenses sustained or incurred as a result of the cancellation or abandonment of an insured event. The cancellation and/or abandonment must be beyond the control of the insured.

A small excess applies to each and every loss.

Cover is provided on the basis that, when applying for the cover, there are no circumstances known or suspected by your Unit which are likely to result in a claim.

It is essential that this insurance is in force prior to 14 days *before* the beginning of the event.

This insurance does not cover losses arising directly or indirectly from:

- Financial failure of the insured event
- Insolvency or financial default
- Lack of support
- Losses recoverable under any other insurance
- Non-appearance of individual members, participants/ exhibitors, exhibits, players or guests.

If you wish to apply for the cover, complete the proposal form and send it to the address shown.

You will be invoiced for the premium.

Questions? Please telephone Unity Insurance Services on **0845 0945 704**.

# Your policy documentation

This is a plain English policy wording. It sets out the various sections of insurance available to you and the precise terms of the insurance available under each section. Words typed in italic print are defined in more detail in the glossary in case further clarification is required.

Those sections of insurance which *you* have chosen to buy together with the specific limits agreed are set out in the *schedule* attached to this policy.

Please check that this *schedule* and policy wording together reflect the insurance bought. **Read carefully through the warranties which you have agreed to comply with because failure to do so may entitle us to invalidate the insurance.**

In return for *you* the *insured*, having paid or agreed to pay the premium, *we*, the *Insurer*, will provide insurance against loss or damage as described in those sections of this policy specified in the *schedule*, occurring during the period of insurance, subject to the warranties, conditions, exclusions and any endorsements.

The Proposal and Declaration completed by you, the insured is the basis of and forms part of the contract. The Policy, *Schedule* and Endorsements shall be read together as one contract.

**The Policy is effected at Lloyd's of London through Unity Insurance Services.**

**This is to certify** that in accordance with the authorisation granted under the contract (the number of which is specified in the schedule) to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.



Hira Choudhury-Inns, Managing Director  
Unity Insurance Services for and on behalf of the insurer.

Unity Insurance Services  
(A trading name of Scout Insurance Services Limited)  
Registered number: 5038294 England and Wales  
Registered address: Gilwell House, Gilwell Park, Chingford, E4 7QW  
Authorised and regulated by the Financial Services Authority

# Warranties

Read carefully through the warranties which you have agreed to comply with because failure to do so may entitle us to invalidate the insurance.

It is warranted in relation to Cancellation and Abandonment insurance that there are no circumstances known or suspected by you at the inception of the period of insurance which are likely to give rise to a claim under this section.

## Special Conditions - Cancellation and Abandonment

### BURDEN OF PROOF

You will bear the burden of proving that a claim is covered by this section, that no warranty has been breached and that no exclusion applies.

This section may only be granted if requested at least 14 days before the date of the *insured event*, unless otherwise agreed by *insurers*.

## Cancellation and Abandonment Cover

### WE WILL PAY FOR

*Your net ascertained loss* of expenses and/or commitments sustained or incurred by *you* up to the *maximum insured value* under this Section following cancellation or abandonment of the *insured event* for any reason beyond *your* control **including** cancellation and/or abandonment due to inclement weather **provided that** in the opinion of the organising committee, prevailing excessive weather conditions make it impossible for the event to be completed.

### WE WILL *NOT* PAY FOR

Anything within the General Exclusions on page 10.

#### **And also:**

1. The first £50.00 of each claim.
2. Losses arising directly or indirectly from:
  - (a) financial failure of the *insured* event.
  - (b) insolvency or financial default.
  - (c) lack of support.
  - (d) losses recoverable under any other insurance.
  - (e) non-appearance of individual members, participants, exhibitors, exhibits, players or guests.



# Conditions

**Special conditions in the Insurance Sections override these conditions where inconsistent.**

## 1. YOUR OBLIGATIONS

Failure to carry out *your* obligations may entitle *us* to invalidate the insurance or decline to pay claims.

### Disclosure

If you misrepresent or fail to disclose a material fact *we* shall be entitled to invalidate this insurance. A fact is material if an insurer would want to know of it, so they may decide whether to take the risk and if so, what premium to charge.

### Change in risk

As soon as *you* become aware of any change in a material fact affecting the risk of loss or damage, *you* must inform Unity Insurance Services immediately, and agree to accept any additional terms, clauses and conditions that may be applied including the payment of any additional premium. *Insurers* may at their option, decide that the insurance will be deemed cancelled from the date of change in risk and *you* will be entitled to a rateable return of *your* premium.

### Precautions

In addition to the warranties, *you* must take all reasonable precautions to minimise loss. All *property* insured must be kept in reasonably good order.

## 2. OTHER INSURANCES

If any loss or damage covered by this insurance is also covered under another policy, the other policy shall respond first. *We* shall only provide insurance, subject to policy terms, to the extent of any excess beyond the amount insured by the other policy.

## 3. OUR RIGHT TO CANCEL

*We* may cancel this insurance or any section of it at any time by giving *you* 30 days' notice by registered letter to *you*. If we cancel the insurance, *you* will be entitled to a rateable return of premium.

## 4. LIMIT OF INSURANCE

*Our* liability for any claim is limited to the *maximum insured value* stated in the *schedule* for the relevant insurance section.

## 5. WAIVER OF SMALL ADDITIONAL OR RETURN PREMIUMS

Additional or return premiums of less than £10 for adjustments made under this insurance shall be waived.

## 6. FRAUD

In the event of fraud or bad faith *we* may invalidate this insurance.

## 7. STATUTORY DECLARATIONS

A statutory declaration by *you* with regard to any loss, that *you* believe it to have been caused by any contingency insured against under this insurance, and that *you* have no reason to suspect or believe that such loss has been caused by an excluded risk, shall be prima facie evidence that the loss falls within the terms of this insurance.



# General Exclusions

## 1. RADIOACTIVITY

We will not pay for loss or damage arising from:

- a) ionising radiations or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of any nuclear fuel
- b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

## 2. WAR

We will not pay for loss or damage in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of, or damage to *property* by, or under the order of, any government or public or local authority.

## 3. SONIC BANGS

We will not pay for loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

## 4. TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear. This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by , resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the *Insurers* allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

# Making a Claim

## WHAT YOU SHOULD DO

1. You must notify any claim as soon as reasonably possible in writing to Unity Insurance Services.

You must supply at your expense, all details, information and assistance we may reasonably require.

2. You must not admit, reject or negotiate any claim without our written consent.

## WHAT WE WILL DO

1. We may be able to settle your claim on the basis of the information set out on your completed claim form.

2. We may require further information in order to evaluate and assess your claim. This may include appointing a loss adjuster at our expense to visit you, and make any necessary enquiries.

## OUR RIGHTS

1. We may take over and conduct in your name, with complete and exclusive control, the defence or settlement of any claim.

2. We may start legal action in your name (at our expense and for our benefit) to recover from others compensation in respect of anything covered by the policy.



# Complaints Procedure

We are dedicated to providing *you* with a high quality service and we want to ensure that we maintain this 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 a problem concerning any aspect of *your* insurance please contact:

Insurance Manager  
Unity Insurance Services  
Lancing Business Park  
Lancing, West Sussex BN15 8UG

If any dispute arises between *us* out of this policy the parties will attempt to resolve it by negotiation. In the event that we are unable to resolve the situation and *you* wish to make a complaint *you* can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:

Policyholder and Market Assistance  
Lloyd's Market Services  
Lloyd's  
One Lime Street  
London EC3M 7HA  
Tel: 020 7327 5693 Fax: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In the event that a dispute is not resolved, it shall be referred to, and finally resolved by, arbitration under the rules of AIDA Reinsurance and Insurance Arbitration Society of the UK (ARIAS). The Arbitration Tribunal shall consist of three arbiters, one to be appointed by the Claimant, one to be appointed by the Respondent and the third to be appointed by the two appointed arbitrators.

The third member of the Tribunal shall be appointed as soon as practicable (and no later than 28 days) after the appointment of the two party-appointed arbitrators. The Tribunal shall be constituted upon the appointment of the third arbitrator. The arbitrator shall be persons (including those who have retired) with no less than ten years' experience of insurance or reinsurance within the industry or as lawyers or other professional advisers serving the industry.

Where a party fails to appoint an arbitrator within 14 days of being called upon to do so or where the two party-appointed arbitrators fail to appoint a third within 28 days of their appointment, then upon application ARIAS (UK) will appoint an arbitrator to fill the vacancy. At any time prior to the appointment by ARIAS (UK) the party arbitrators in default may make such an appointment.

The Tribunal may, at its sole discretion make orders and directions as it considers to be necessary for the final determination of the matters in dispute. The Tribunal shall have the widest discretion permitted under the law governing the arbitrary procedure when making such orders or directions. The seat of arbitration shall be in London.

## Legal Matters

This insurance contract is between *us*, the *Insurers*, and *you*, the *Insured*. The insurance booklet, *schedule* and any endorsements shall be read together as a whole.

This insurance is issued and administered by Unity Insurance Services to whom all notices under the insurance shall be given.

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.

## Data Protection

You agree that any information provided to *us* regarding you will be processed by *us* in compliance with the provisions of the Data Protection Act 1998 for the purposes of providing insurance and handling claims, which may necessitate providing *your* information to third parties.



# Regulatory Details

## UNITY INSURANCE SERVICES

Unity Insurance Services are authorised and regulated by the Financial Services Authority as an insurance intermediary, and with effect from 14th January 2005, to undertake insurance mediation under Registration No.312976. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.

## LLOYD'S

The Girlguiding UK Cancellation and Abandonment Insurance is underwritten by Lloyd's Syndicate Number 570 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No.204834. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the Financial Services Authority on 0845 606 1234.

## FINANCIAL SERVICES COMPENSATION SCHEME

Lloyd's underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's underwriter is unable to meet its 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 about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) and on their website ([www.fscs.org.uk](http://www.fscs.org.uk)).

# Glossary

**Geographical Limits:**

The *geographical limits* are the *United Kingdom* unless otherwise stated under the appropriate section in the *schedule*.

**Insured Event:**

The Guiding event stated in the *schedule* or any endorsement.

**Insured:**

The *Insured* stated in the *schedule*.

**Insurers:**

The *Insurers* stated in the *schedule*.

**Maximum Insured Value:**

The financial limit of insurance set out in the *schedule* for the particular section under which the claim falls.

**Mysterious disappearance:**

Unexplained loss which cannot reasonably be attributed to theft.

**Net Ascertained Loss:**

All costs and expenses incurred in connection with the *insured event*, other than the cost of time of any member of the Group, less any revenue received which has not had to be returned.

**The Schedule:**

The *schedule* attached to this booklet.

**United Kingdom:**

The kingdom of Great Britain and Northern Ireland (including the Isle of Man and the Channel Islands).

**Unlawful Association:**

Any organisation which is engaged in terrorism and includes an organisation which at any relevant time is a proscribed organisation within the meaning of the Northern Ireland (Emergency Provisions) Act 1973.

**We/us (including possessive and other forms):**

*Insurers*.

**You/Guiding/the Unit (including possessive and other forms):**

The *Insured*, namely, the Girlguiding UK Unit, District, Division, County, Region or Country referred to in the *schedule* including any member or officer of the Unit while engaged in Guiding business or activities.



## Unity Insurance Services,

Lancing Business Park, Lancing, West Sussex BN15 8UG.

Tel: 0845 0945 704

Fax: 01903 751044

E-mail: [guiding@unityins.co.uk](mailto:guiding@unityins.co.uk)

[www.guidinginsurance.co.uk](http://www.guidinginsurance.co.uk)

Registered Office: Gilwell Park, Chingford E4 7QW.

Registered in London (Company No: 5038294).

Authorised and regulated by the Financial Services Authority.

Unity Insurance Services is a trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association.

