

# Confirmation of Insurance Details

Date & Time of Issue:  
22/05/2017 11:13hrs

## Basic Details:

Name: Letchworth Festival Steering  
Address: Committee (Lisa Heaton)  
120 West View  
Letchford Garden City  
Hertfordshire  
SG6 3QJ  
Email: lisa.heaton@letchworthfestival.org  
lisa.heaton@letchworthfestival.org

Primary Contact:  
Telephone: -  
Account Handler: Frank Horton  
Email Address: fh@keegan-pennykid.com

Our Reference: LETC05CS03

Activities: 2017 Festival, various events as declared by the client. Maximum attending an event 500. Cover in place setting up and closing the Festival in addition the events itself.

## Insurer Details:

Insurer: Royal & Sun Alliance Encompass  
Policy Number: RTT5723

Intermediary: Keegan & Pennykid (Insurance Brokers) Ltd  
50 Queen Street, Edinburgh  
Scotland,  
EH2 3NS  
Tel: 0131 225 6005  
Web: www.keegan-pennykid.com  
Email: mail@keegan-pennykid.com

Broker Ref: LETC05CS03

Period of Cover: 27/05/2017 to 30/06/2017

## Risk Address Details:

Address: Various Locations

Any additional excesses, terms, conditions or endorsements are shown at the end of this document.

## Property Section:

	Declared Value	D/Value + VAT (*)	Sum Insured (**)
	£	£	£
Fixtures, Fittings and all other Contents			
Electronic Equipment:			
<i>at the premises</i>			Not Insured
<i>away from the premises</i>			Not Insured
Business Files			Not Insured
Stock			Not Insured
Buildings/Tenants Improvements			Not Insured
Money			Not Insured
Material Damage Excess	NIL		
Subsidence Excess	NIL		

## Important Clauses:

(\*) VAT Clause:

If you are unable to reclaim Value Added Tax (VAT), the insurers will pay the VAT element of any claim under the property or business interruption sections of the policy.

(\*\*) Inflation Protection (Day One Basis of Cover)

Provides up to a 30% increase in the property and/or business interruption value you declare for insurance during the period.

## Liability Section:

Employers Liability	£	10,000,000
Public Liability	£	10,000,000
Excess	NIL	
Products Liability	£	10,000,000
Trustees Liability		Not Insured
Employment Practices Liability		Not Insured
Cyber Liability		Not Insured

**Other Covers:**

Theft by Employee	Not Insured
Legal Expenses	Not Insured
NCB & Excess Protection	Not Insured
Professional Indemnity	Not Insured
Engineering	Not Insured
Business Interruption	Not Insured
Computer Cover	Not Insured
Terrorism	Not Insured
Personal Accident	Not Insured
Counselling Care	Not Insured
Contract Works	Not Insured
Travel Insurance	Not Insured

Encompass policyholders have access to a 24 hour Legal Assistance Advice Line which offers confidential legal advice. Simply call 01455 251 500 and quote scheme number 33685. Please refer to the policy wording for full details.