

Exhibitor Insurance



Businesses invest a considerable amount of time and money into making sure the impression they broadcast at an industry exhibition is a good one. When exhibiting at a trade, food or industry show, businesses are displaying not only their wares and services, but also their prominence and success.

Presenting at an exhibition can be a promising beginning for your business, but it is not without its risks. A lot is at stake, which is why businesses rely on exhibitor insurance to provide cover in case of injuries or loss or damage to exhibits, stands and furnishings while attending or travelling to an exhibition.

Use this overview of exhibitor insurance to secure the right cover for your business and reduce the risks and liabilities of presenting at an exhibition.

Liabilities

Exhibition risks are numerous, but many businesses do not realise the risks they face until something happens. The constant flow of people, the cramped spaces and the makeshift stands all contribute to a deceptively risky environment. Imagine that your employee, rushing to set up your businesses' stand before an exhibition, incorrectly installs a temporary wall which collapses and injures a visitor. This is just one example of the many liability risks of exhibiting. Consider the following types of liability cover as

part of a comprehensive exhibitor insurance policy:

- **Employers' liability** protects business owners if their employees become injured or ill as a result of their job duties. It is a requirement if you have employees.
- **Public liability** insures against third-party injury and property damage due to business operations. Because your business' stalls are usually surrounded by a public crowd, public liability is considered a baseline cover for exhibitors.
- **Products liability** provides cover if injury or damage arises from product samples your business supplies in connection with an exhibition, including food and drink. Even the most innocent gifts your business gives out have the potential to cause harm.

Crendon Insurance Brokers can help you select the most comprehensive policy tailored to your business and your exhibition strategies and that covers your business' specific risks. This includes tailoring a policy according to how often your business attends exhibitions. For example, you can purchase exhibitor insurance for one or multiple events per year.

Provided by Crendon Insurance Brokers Limited

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Property

Even though businesses may be present at exhibitions for only a few days, many bring very expensive equipment to help them stand out from others. In addition to your own property, sometimes attending an exhibition involves using equipment supplied by the venue such as tables, chairs or sound and lighting systems. If you damage this equipment or your own, the cost can be high.

Property cover insures your property and any for which you are liable. It is usually offered on an 'all risks' basis, meaning everything is covered unless it is specifically excluded in the policy wording. Property insurance can also extend to cover transit to and from the exhibition space. Common exclusions include loss from deliberate or reckless acts, terrorism and watercraft, aircraft or vehicles other than those on static display at the insured event.

Cancellation and Abandonment

Businesses spend large amounts of money preparing for an exhibition weeks or even months ahead of time. What happens when the event cancels days before the start date? If you have no cancellation and abandonment cover, you lose your investment.

Cancellation and abandonment covers expenses resulting from the unavoidable postponement, cancellation, abandonment or relocation of an exhibition that is entirely beyond the control of the insured or the insured's employees. Additionally, it may provide cover for:

- Closure of your stand as a result of loss or damage to the venue
- Inability to open your stand due to the late or non-arrival of you or your employees
- Failure to vacate the premises before the agreed-upon termination date due to an event beyond your control
- Death, injury or illness to you or your partner(s)

Insure Your Investment

Exhibitions are an opportunity to showcase your business to the market and form lasting alliances with industry partners. Do not deprive your business of exhibitions' lasting benefits by remaining un- or under-insured. Contact the insurance professionals at **Crendon Insurance Brokers** today to ensure you are poised to take full advantage of what exhibitions have to offer.



COVER
OVERVIEW