

INSURANCE FAQs FOR EXHIBITORS

1) What is Public Liability Insurance?

Public liability insurance covers the cost of claims/demands made by members of the public for incidents that occur in connection with your business activities. The insurance policy covers compensation for injuries, damage to property and defence costs. Examples would include (i) someone tripping over a chair or cable and breaking a limb, (ii) an object from your stand falling on a visitor, or (iii) a visitor burning themselves from hot food served by you. More onerous examples would include (i) setting the venue on fire (unintentionally), (ii) someone passing away due to a severe allergic reaction due to food being served by you at the event or (iii) severe injury caused by your stand collapsing.

2) Why is Informa asking Exhibitors to have Public Liability cover in place?

Informa is asking you to have Public Liability insurance cover in place to ensure they would be able to meet their financial obligations if someone was injured, or property damaged during the event (including move-in through move-out) and the incident happened due to your negligence. Additionally, it is often a requirement of the venue that you have such insurance cover and Informa is not at liberty to decide otherwise.

3) Could Exhibitors be covered under Informa Group's Public Liability insurance?

No. The company at fault (or their insurer) needs to pay in case of someone being injured, or their property damaged.

4) How are Public Liability insurance limits decided?

The limit of Public Liability insurance which is required is mainly decided on the requirements of the venue and the country in which the Event takes place, plus what limits of insurance would be customary and available in that country. The limits for your Event are £2,000,000 / €2,000,000.

5) Why are my contractors required to have Public Liability insurance also?

As noted above, the company at fault (or their insurer) needs to pay in case of someone being injured, or their property damaged. If you have engaged your own stand contractor (instead of using the Official Stand Contractor for the Event) then you will need to ensure that they also have the required Public Liability insurance in

place, as they will not be allowed on site to commence construction of your stand without proof of cover.

6) Why do I need Employer's Liability insurance?

Employer's Liability insurance covers a company for claims made by their employees for work related injuries or illness. You should have this as standard cover in place to protect your employees in the case of injuries or illness caused to your personnel at the Event.