

INSURANCE FAQs FOR INFORMA

1) What is Public and Products Liability Insurance?

Public liability insurance covers the cost of claims/demands made by members of the public for incidents that occur in connection with Informa's 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 a stand falling on someone, or (iii) someone burning themselves with hot coffee served at an event. 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 at the event, or (iii) severe injury caused by a stand collapsing.

2) Who needs Public Liability Insurance?

Every business and individual may be sued for damage or injury they cause to others. They could pay compensation out of their own finances and retain their own lawyers or could buy insurance to take care of this. Every business which cannot afford to potentially pay millions of dollars in compensation should arrange for suitable insurance.

3) Could Exhibitors (and their contractors) be covered under Informa'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, by them. If an Informa employee or a visitor at one of our events gets injured while visiting an Exhibitor's stand, then the Exhibitor's insurance company will need to compensate such person. Any exhibitor appointed stand contractor must also have cover in place before they are allowed on site to begin constructing the exhibitor's stand.

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 of insurance must be set out in the Online Exhibitor Manual for the event.

5) Why are we asking Exhibitors to have their Public Liability Insurance?

Informa's insurance will pay compensation where Informa has been at fault- e.g. not ensuring the public areas are free from cables which could cause someone to trip over or wet surfaces making someone slip. *[Continued on page 2]*

5) *[Cont.]* However, any injury to visitors or damage to property caused by an Exhibitor will not be covered by Informa's insurance. This would include if a visitor got injured while visiting an exhibitor's stand or they became sick from food/drinks served at the stand. It would also include if equipment an exhibitor brought catches fire and damages the venue or another exhibitor's property. In such case, compensation would be expected from the exhibitor causing the injury or damages and/or from their insurer.

6) **Why does Informa want Exhibitors to have insurance if Informa is not liable for their actions?** If an Exhibitor cannot meet the claim made by a visitor to our show, the visitor will often look to the Organiser to compensate them. Whilst we may not be legally liable for their loss, it may cause us reputational damage or loss of goodwill if the claim is high profile and made public. As an organisation, we may feel morally obligated to help compensate in such circumstances – however our insurance would not cover such losses. This would therefore come out of your event budget.

7) **Why is an indemnity provision not the most suitable way to provide assurance for payment of compensation?**

An indemnity provision only works if the exhibitor stays in business and has the funds to pay the indemnity. If they have insufficient funds or go out of business, compensation will not be paid. Claims for personal injury and/or death can be very substantial.

It is especially important to ensure that smaller businesses and start-up companies are insured for their liabilities.

8) **Why do Exhibitors need Employer's Liability insurance?**

Employer's Liability insurance covers a company for claims made by their employees for work-related injuries or illness. Exhibitors should have cover in place to protect their employees in the case of injuries or illness caused to them at the Event. Again, Informa is not liable for such persons where it has not caused the loss.