



Stallholder Insurance
underwritten by



We love the hard work you put into your stall and want to help you get the right level of cover. If you are heading to an event to sell something then this could be the policy for you!

Introduction

Buying insurance can seem a difficult and daunting task but this can be avoided by following these tips:

- Give yourself time to explore your choices and make your decisions.
- Be open and honest when buying insurance. It is sometimes difficult to come up with exact answers but you do need to present a fair assessment of risk.
- Try to look at cover first and premium second. Check out the types of cover that you might need and then discount them if you are prepared to personally pay any claims that could be made.
- You cannot give too much information, it is better to give your insurer information they do not need than not give them what they do.
- Remember in the event you need to make a claim your insurance schedule could well be the most important document you own.

What is Stallholder and who is it for?

If you are going to events that are organised by someone else and you will be selling items from a stall then Stallholder is the policy for you. If you buy online it can provide you public liability cover for up to £5m, if you call us it can be up to £10m.

There are other things you can cover in addition to public liability which are covered below.



Don't forget

1. Check the level of public liability required by the event organisers. You do not want to buy the wrong amount as you may not be able to go to the event.
2. In the event you need to make a claim your insurance schedule could well be the most important document you own. Take the time to make sure you get the right policy.

Stallholder provides a range of options to help protect you at events:

Public Liability (not a legal requirement)

This is a sum of money to help pay for any accidental bodily injury or, accidental damage to property that may have been caused by you and is therefore your fault.

The numbers are usually quite large because claims for bodily injury can also include loss of income and medical care, even the cost of legal fees can be significant. You do not need to be doing something dangerous for these injuries to happen, it could just be a simple accident.

The event organiser or venue owner may insist on you having a particular level of public liability, as your policy needs to match their requirement you should check carefully before you buy your policy.

Product Liability (not a legal requirement)

This provides insurance for someone who makes or supplies goods against accidental injury or damage to property that is caused by a fault in the goods.

It is good to be aware that you can sell food but you cannot buy product liability for any products you make that are applied to any person or property. This would include for example body lotions or remedies. If you are unsure ask your insurers to clarify.

Employers Liability (this could be a legal requirement so please check carefully)

This provides insurance for any claims made by your employees for accidental bodily injury

The amount of insurance is usually fixed at £10m and is for any employees (paid or not) including volunteers and helpers. There are some exceptions so if you are unsure ask your insurers to clarify.

There are a range of other things you can cover including:

- Property cover
- Money
- Stock

How to buy this policy

Simply contact your broker who will be able to obtain a quote for you.

Underwritten by Covea Insurance plc

Administered by Graham Sykes Limited

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If you are unhappy with our service, we have a complaints procedure, details of which are available on request. You may be able to refer a complaint to the Financial Ombudsman Service (FOS) if you are unhappy with how we have dealt with your complaint. The FOS website is www.financial-ombudsman.org.uk