

## Policy summary

### Your Policy Summary

This section of the document provides key information about **your** policy. Please note that this policy summary does not contain the full terms and conditions of this contract. **You** will need to read the full policy wording in conjunction with **your schedule** to understand all conditions, limitations and exclusions which apply to the risks **we** cover in this policy. Should **you** have any queries in relation to the cover provided, please contact **your** insurance broker or agent.

<b>Significant features and benefits</b>					
<p><b>Standard Cover</b></p> <p>This policy provides cover for <b>your net loss</b> up to the <b>limit</b> stated in the <b>schedule</b> following the necessary and unavoidable <b>cancellation, abandonment, disruption or rescheduling</b> of the <b>event</b> for reasons beyond <b>your</b> control and the control of the <b>participants</b>.</p>					
<p><b>Automatic Cover Extensions Included</b></p> <p>The following benefits are provided under <b>your</b> policy as standard.</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>✓ Adverse weather is covered unless the <b>event</b> is taking place outdoors or in a temporary structure. If the <b>event</b> is outdoors or within a temporary structure adverse weather cover applies if requested and stated in the <b>schedule</b> and attaching endorsements.</li> </ul> </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>✓ <b>National mourning</b> following the death of head of state or member of the Royal Family below the age of 70 years, and such death occurs 7 days prior to the start date of the <b>event</b> or during the <b>period of event</b>.</li> </ul> </td> </tr> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>✓ Losses resulting from <b>your</b> failure to vacate the <b>venue</b> at the <b>termination of tenancy</b>.</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>✓ Additional costs or charges reasonable and necessarily paid by <b>you</b> to avoid or diminish a loss.</li> </ul> </td> </tr> </table>		<ul style="list-style-type: none"> <li>✓ Adverse weather is covered unless the <b>event</b> is taking place outdoors or in a temporary structure. If the <b>event</b> is outdoors or within a temporary structure adverse weather cover applies if requested and stated in the <b>schedule</b> and attaching endorsements.</li> </ul>	<ul style="list-style-type: none"> <li>✓ <b>National mourning</b> following the death of head of state or member of the Royal Family below the age of 70 years, and such death occurs 7 days prior to the start date of the <b>event</b> or during the <b>period of event</b>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Losses resulting from <b>your</b> failure to vacate the <b>venue</b> at the <b>termination of tenancy</b>.</li> </ul>	<ul style="list-style-type: none"> <li>✓ Additional costs or charges reasonable and necessarily paid by <b>you</b> to avoid or diminish a loss.</li> </ul>
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<p><b>Cover Extensions Available At An Additional Cost</b></p> <p>Covers which are not insured under <b>your</b> policy unless requested and shown in the <b>schedule</b> or endorsements:</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>▪ Adverse weather for outdoor <b>events</b> or <b>events</b> in temporary structures</li> <li>▪ Civil commotion</li> <li>▪ Non-appearance of individuals, groups or teams</li> </ul> </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> <li>▪ <b>Terrorism</b></li> <li>▪ <b>National mourning</b> for over 70's</li> </ul> </td> </tr> </table>		<ul style="list-style-type: none"> <li>▪ Adverse weather for outdoor <b>events</b> or <b>events</b> in temporary structures</li> <li>▪ Civil commotion</li> <li>▪ Non-appearance of individuals, groups or teams</li> </ul>	<ul style="list-style-type: none"> <li>▪ <b>Terrorism</b></li> <li>▪ <b>National mourning</b> for over 70's</li> </ul>		
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<b>Significant or unusual exclusions and limitations</b>	
<ul style="list-style-type: none"> <li>✗ <b>Your</b> failure to make correct and proper arrangements for the successful fulfilment of the <b>event</b></li> <li>✗ Lack of support or sales</li> <li>✗ Breach of contract</li> <li>✗ Customs seizure resulting from the handling of contraband or illicit trade which is with <b>your</b> knowledge</li> </ul>	<ul style="list-style-type: none"> <li>✗ Circumstances known to <b>you</b> prior to inception of the policy which could result in <b>cancellation</b> of the <b>event</b></li> <li>✗ Financial failure of any venture</li> <li>✗ War, civil war whether actual or threatened</li> <li>✗ Nuclear risks and chemical and biological weapons</li> <li>✗ <b>Communicable diseases</b></li> </ul>