EVENT TRAVEL TICKET EXPERIENCE/PACKAGE EVENT COVER SUMMARY

Event cancellation cover through Event Travel guarantees protection should you be unable to take advantage of your event ticket Experience/Package as a result of the following:

- Accident, injury or sickness
- Death within 30 days of the event, including members of your immediate family
- Travel delay beyond your reasonable control
- Jury service
- Strikes, riots, civil commotion, martial law
- Restricted access to the venue due to flood, fire, explosion or public health and safety considerations
- Adverse weather conditions which prevent you from reaching the venue
- Damage to home or place of business which prevents you from attending
- Inability to attend a re-scheduled event due to a prior engagement
- Cancellation, abandonment, postponement or relocation of an event
- Being called away for Military Service

Attendees are **NOT** covered in the event of the following:

- Contractual disputes / breaches between parties
- Inappropriate behaviour by the Insured which may increase the risk of a loss
- The insured's failure to comply with the law
- Fraud, misrepresentation or concealment
- Threat of or actual hostilities / warfare / war, etc
- Financial failure / default by any party
- Lack of or inadequate receipts or sales for the Event
- Fluctuations in currency
- Damage resulting from radioactivity
- Intervention from customs/local/public authorities & government
- Pollution or contamination
- Failure to seek appropriate medical intervention
- Death or injury deemed to be self-inflicted
- Non-appearance of any participant
- Loss arising from influenza or other communicable diseases deemed to be epidemic or pandemic
- Incidents involving biological or chemical materials
- Loss of / no play due to adverse weather conditions
- Attending a music concert where the performing area is not enclosed within a roof and three sides
- A claim in excess of the limit stated in the Event Travel booking form
- Any loss or damage taking place prior to the insured being in the country where the event is to take place.

Please note that the points mentioned above are provided as a summary only. Full terms and conditions applying to each are clearly outlined in the <u>Event Travel cover terms and conditions</u>