



# Event Cancellation Insurance

For the unexpected, rely on 

Most planners can meet the challenges of an emergency, but how often do they think, "If only we had a way to recover our expenses and secure our revenues." EXPO-PLU\$ helps to do just that. Its comprehensive range of coverage is designed to provide value for your event planning dollars and broad protection for your anticipated income.

EXPO-PLU\$ is the only type of insurance policy that is specifically designed to insure you against financial losses you would face if your event was canceled, postponed, curtailed or suffered reduced attendance.

### Losses that qualify:

- **Cancellation**, curtailment, postponement, removal to alternative premises or abandonment, including enforced reduced attendance to an ongoing event.
- **Strikes** involving labor, service or transportation that result in a reduced attendance or forces you to cancel, postpone, curtail or abandon your event, is covered to the full limit of indemnity.
- **Failure to Vacate**. Unexpected circumstances could make it impossible to vacate the premises on time, forcing you to stay longer than your terms.
- **Nonappearance of Main Attraction**. When you depend on a speaker or entertainer to contribute to the success of your event and they are unable to appear, it may cause additional expense or lost revenue. Customizable options are available upon request.
- **Terrorism**. Automatic coverage up to limit of indemnity or \$1,000,000, whichever is less, subject to 250 miles in 100 days. Customized options are also available for your event.
- **Transmission Interruption**. If you include the expense or expected revenue for any telecast, webinar, video conferencing or virtual data streaming for your event in your requested Limit of Indemnity, the policy will indemnify you for your loss without a limitation.

**The EXPO-PLU\$ Plan will assume the losses if your event is canceled, postponed or curtailed by the unexpected. It is the emergency protection you need for every size meeting or event.**

## Key Contacts

To request information on the EXPO-PLUS Plan:

Phone: 877-451-4003

Fax: 312-627-6172

Download an application or apply online at: [www.expoplus.net](http://www.expoplus.net)

### Each Year, Mercer Health & Benefits Administration:

- Maintains relationships with more than 150 insurers
- Responds to more than three million customer service calls
- Pays more than three million claims
- Processes more than one million policy and coverage transactions

With more than 2,000 colleagues, we are dedicated to the successful development and management of insurance programs worldwide.

The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues.

Statements concerning legal matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal advice, which we are not authorized to provide. All such matters should be reviewed with the client's own qualified legal advisors in these areas.

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## Why do I need to insure our event or meeting?

You need event protection for your pre-event outlays and your anticipated revenue. Just consider what would happen if your event had to be canceled because of a fire; or the collapse of the convention hall or meeting center; because of an airline strike or hotel workers' strike; because of a flood, blizzard, tornado, hurricane or earthquake. When you consider your event's complexity and anticipated revenue, you realize how vulnerable you are to circumstances beyond your control.

## What is covered by the EXPO-PLU\$ Plan?

EXPO-PLU\$ provides comprehensive coverage for the cancellation, postponement, abandonment or curtailment of your convention or meeting. It even pays for your financial loss due to reduced attendance resulting from a covered peril. The EXPO-PLU\$ Plan can provide coverage for nonappearance of principal speakers who contribute to the success of your event. In the event you are unable to vacate the convention hall or meeting center as planned due to an emergency, the EXPO-PLU\$ Plan pays for your additional expenses.

The EXPO-PLU\$ Plan provides comprehensive coverage for your organization's personal property going to and from events, and while your event is in progress, up to \$500,000. Theft of on-site registration receipts up to \$500,000 is also included by the EXPO-PLU\$ coverage. EXPO-PLU\$ was specifically designed to provide all of the protection needed to insure against the cancellation, postponement or curtailment of a convention or meeting. It is offered exclusively through Mercer Health & Benefits Administration.

## How much insurance do I need?

To make certain that you are fully covered in the event of a claim, it is important that you consider all of your event-related revenues, commitments and expenditures. Your insurance should include your out-of-pocket expenses for organizing the event; it should also include financial commitments for which you are responsible in case your event is canceled; and it should include the income you expect to generate from the event, above and beyond your expenses.

## When is the best time to apply for event cancellation insurance?

Right now! Most event planners apply for the EXPO-PLU\$ Plan while they are preparing their event budget. That enables them to include the modest cost for the insurance in their plan. If your budget is already prepared, you can still apply.

## What's not covered?

The policy cannot provide coverage for lack of interest or support of the event or the financial failure of any party. Standard exclusions such as war, radioactive contamination and claims for circumstances of which you are currently aware are not covered.

## COVERAGE HIGHLIGHTS

- **Communicable Disease** — Limited or full options available.
- **Cost of Remedial Action** — Underwriters and their representatives will work with you to attempt to remedy and avoid, where possible, a situation that could result in a claim under your policy. If this fails and you still suffer a claim, the policy limit is still there in full to respond to your covered loss and has not been eroded by the cost of remedial action.
- **Insured Commitments** — In addition to limit of liability, up to 20% extra is available for those financial commitments you have entered into and undertaken by others on your behalf. Let us know if your commitments are greater than 20% and our underwriters will consider extending this to suit your needs.
- **Automatic Coverage** — For additional indoor events anywhere in the world related to your principal events that are under \$125,000 budgeted gross revenue and/or expenses during the policy term.
- **Future Marketing Expense** — In addition to the policy limit you purchase and without dollar limitation, subject to their approval, underwriters and their representatives will work with you to positively promote your future event should a loss occur.
- **Golf Event Cancellation** — If your event includes a golf event, we provide up to \$100,000 due to adverse weather should your day be canceled.
- **Golf Hole in One** — Up to \$50,000 if you arrange a "prize" for par three hole not less than 175 yards, or 165 for ladies, should you wish to enhance your Golf Event.
- **Outdoor Team-Building/Recreational** — Up to \$125,000 should the insured event be canceled for reasons beyond your control.
- **Emergency Travel Arrangements** — Up to \$75,000 for return of participants back to venue should the prearranged transportation of the participants be canceled for any reason beyond the control of the insured.
- **Government Requisition** — The new policy form provides coverage in the event of a government requisition of your event venue.
- **Limited Terrorism, including threat** — \$1,000,000 or limit of indemnity, within 250 miles and 100 days of the event, whichever is less, is included in the policy. Additional options are available.
- **Hotel Penalty Charge Coverage** — Up to \$10,000 if you fall short of hotel room commitment and penalty is imposed by hotel.
- **Liberalization Clause** — If policy form is revised to provide additional coverage without charge, the policy will automatically provide the additional coverage.
- **Blanket Policy** — Can be issued for all your scheduled events and provide coverage up to 36 months in advance of your events.
- **Personal Property** — \$500,000 comprehensive coverage subject to policy exclusions of direct physical loss or damage at the event site, including while in transit to and from the event site and \$500,000 Physical Loss of Door Receipts.
- **Enforced Reduced Attendance** of Attendees, Exhibitors, etc.
- **Auditable Policy available** — Upon request.

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## THE NEW EXPO-PLUS Event Cancellation Insurance

### ENHANCED COVERAGE HIGHLIGHTS

The EXPO-PLUS Plan is pleased to provide our enhanced new policy form. This policy provides the necessary safeguard that can make the difference between financial success and failure of your important event. EXPO-PLUS provides comprehensive coverage for lost revenue and /or additional operating expenses incurred because of an unexpected disruption. You are covered from the time the premium is accepted until your event is over. For example, let's say you purchase this protection in April and your event is planned for November. If in July, a hurricane hits destroying the event's venue, coverage would apply avoiding a potential significant financial loss.

- **Communicable Disease** – Limited or full options available.
- **Cost of Remedial Action** – Underwriters and the representatives will work with you to attempt to remedy and avoid, where possible, a situation that could result in a claim under your policy. If this fails and you still suffer a claim the policy limit is still there in full to respond to your covered loss and has not been eroded by the cost of remedial action.
- **Insured Commitments** – In addition to limit of liability up to 20% extra is available for those financial commitments you have entered into and undertaken by others on your behalf. Let us know if your commitments are greater than 20% and our underwriters will consider extending this to suit your needs.
- **Automatic Worldwide coverage for additional indoor events that are related to your principle events that are under \$125,000 budgeted gross revenue and/or expenses during the policy term.**
- **Future Marketing Expense** – In addition to the policy limit you purchase and without dollar limitation, subject to their approval underwriters and their representatives will work with you to positively promote your future event should a loss occur.
- **Golf Event Cancellation** – If your event includes a Golf Event, we provide up to \$100,000 due to adverse weather should your day be cancelled.
- **Golf Hole in One** – up to \$50,000 if you arrange a "prize" for par three hole not less than 175 yards, or 165 for ladies, should you wish to enhance your Golf Event
- **Team Building/Recreational Event** – any outdoor pre-arranged team building or recreational events solely for the participants at the insured event up to \$125,000 should the event be cancelled for reasons beyond your control.
- **Emergency Travel Arrangements** – Up to \$75,000 for return of participants back to venue should they become stranded.
- **Government Requisition** of your event venue is included in your new policy form.
- **Limited Terrorism, including threat – \$1,000,000 or limit of indemnity within 250 miles and 100 days of the event, whichever is lesser is included in policy.** Additional options are available.
- **Hotel Penalty Charge Coverage** - provided up to \$10,000 if you fall short of hotel room commitment and penalty is imposed by hotel.
- **Cancellation**, curtailment, postponement, removal to alternative premises or abandonment including enforced reduced attendance to an ongoing event.
- **Strikes** involving labor, service or transportation results in a reduced attendance or forces you to cancel, postpone, curtail or abandon your event is **covered to the full limit of indemnity.**
- **Liberalization Clause** – If policy form is revised to provide additional coverage without charge, the policy will automatically provide the additional coverage.
- **Blanket policy** – can be issued for all your scheduled events and provide coverage up to **36 months** in advance of your events.
- **Personal Property** – **\$500,000 comprehensive coverage subject to policy exclusions of direct physical loss or damage at the event site, including while in transit to and from the event site and \$500,000 Physical Loss of Door Receipts.**
- **Enforced Reduced Attendance** of the Attendees, Exhibitors, etc.
- **Auditable policy available** – Upon request.

The above is an overview of the policy form and is subject to all the terms, conditions, limitation and exclusions stated in the policy form.