



## 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.