



## 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.

- **Cancellation, curtailment, postponement, removal to alternative premises or abandonment.** This coverage includes nonappearance of the principal speaker, failure to vacate or enforced reduced attendance.
- **Communicable disease.** Limited or full coverage 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% of the Limit of Indemnity 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% of the Limit of Indemnity and our underwriters will consider extending this to suit your needs.
- **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, EXPO-PLUS provides up to \$100,000 due to adverse weather should your day be canceled.
- **Golf hole in one.** Up to \$25,000 in coverage if you arrange a "prize" for a par three hole not less than 175 yards, or 165 for women.
- **Outdoor team building/recreational event.** Up to 5% of the limit of indemnity or \$75,000, whichever is less, should the insured event be canceled for reasons beyond your control.
- **Emergency travel arrangements.** Up to \$50,000 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 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 lesser, is included in policy. Time and distance parameters may be less and are dependent on territory. Additional options are available.
- **Hotel penalty charge coverage.** Up to \$10,000 in coverage if you fall short of hotel room commitment and penalty is imposed by hotel.
- **Strikes.** 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.** Coverage available for all your scheduled events and provide coverage up to 36 months in advance of your events.
- **Personal property.** \$200,000 in coverage for direct physical loss or damage at the event site, including while in transit to and from the event site and \$200,000 in coverage for Physical Loss of Door Receipts.
- **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.

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