

EXTENSIONS FOR SECTION I – EVENT CANCELLATION

1. Adverse Weather Extension

“In consideration of payment of additional premium, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from adverse weather, consequent upon which Exclusion (7.5) pertaining to Section I (Event Cancellation) contained in the Policy shall be deleted as far as applicable.”

“**Adverse Weather**” means weather conditions which occur during the period of insurance and which render it dangerous or impossible to commence or continue or complete the insured event(s) as planned also including weather which prevents the participants getting into the venue.

2. Coverage for National Court or Religious Mourning

“In consideration of payment of additional premium, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured for their **Ascertained Net Loss** arising out of, death of eminent personality such as Serving President of India, Service Prime Minister of India, Service Chief Minister of the state, political and/ or social leaders where the Event is being held.

Exclusion no 7.22 of the section I - Event Cancellation stands deleted.

3. Non Appearance arising out of risk to Performer/ Artist/ Key personality

It is hereby agreed and declared that notwithstanding Exclusion 7.1 (non-appearance), the Insurer shall indemnify the Insured for cancellation/postponement/abandonment/ of event due to

- a) Death, Personal Accident, Natural perils and/or Strikes causing delay/ cancellation of travel leading to non-appearance of performing artists, prominent personalities as agreed or declare or mentioned in Schedule.
- b) Natural perils and/or Strikes and losses arising from the simultaneous non-appearance of ____% or more of the confirmed attendees, participants and/or audience, due to a common cause (including above perils) beyond the control of said confirmed attendees, participants and or audience.

4. Non Appearance arising out of risk to Performer/ Artist/ Key personality and Family

It is hereby agreed and declared that notwithstanding Exclusion 7.1 (non-appearance), the Insurer shall indemnify the Insured due to

- a) Non- Appearance of named performing artist and key crew people (Names to be provided) due to Death, Accident, Sudden Illness/ Sickness to self or their immediate family Members, unavoidable travel delay/disruption leading to cancellation / Curtailment /abandonment/ relocation /postponement of event or enforced reduced attendance of more than ____% of expected attendees.
- b) Natural perils and/or Strikes causing delay/cancellation of travel leading to Cancellation/ postponement/abandonment/ Interruption/ relocation/ curtailment of event and losses arising from the simultaneous non-appearance of ___% or more of the confirmed attendees, participants and/or audience, due to a common cause (including above perils) beyond the control of said confirmed attendees, participants and or audience.

“Immediate family members” means Father, Mother, Father in law, Mother in law, Daughter, Son, Son in law, daughter in law and their kids.

5. Non Appearance Extension – for team events

It is hereby agreed and declared that notwithstanding Exclusion 7.1 (non-appearance), this Insurance is extended to pay the Insured for their Ascertained Net Loss following the Non Appearance of any one or more participating team(s) wholly or partially, due to common accident or common illness, flight delays / cancellations, kidnap, civil commotion, act of god or any other cause not excluded.

This extension does not cover any loss arising out of, contributed to by, or resulting from nonappearance of any participating team(s) whose members or governing body are in dispute with the concerned regulatory authority at the inception of this insurance or any participating team or officials due to boycott, withdrawal or strike action.

6. Communicable Disease Extension

In consideration of additional premium, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the insured against Communicable diseases only if declared an epidemic by World Health organization (WHO) or the respective Government.

7. Epidemics extension

In consideration of additional premium, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the insured against Epidemics only if an outbreak declared by WHO or local government.

8. Riots, Strike or Malicious damage, civil commotion and Bandh

“In consideration of payment of additional premium, it is hereby agreed and declared that notwithstanding Exclusion (7.13) pertaining to Section I (Event Cancellation) contained in the Policy, the Insurer shall indemnify the Insured for their Ascertained Net Loss arising out of Riot, Strike, Civil Commotion, Malicious Damage and Bandh.

Exclusion 7.13 of the Section I – Event Cancellation stands deleted.

9. Failure of Utilities

In consideration of payment of additional premium, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured for their Ascertained Net Loss due to failure of key utilities or equipment such as power, heating, lighting, sound, kitchens, toilets, fire safety equipment, all of which have the potential to make the venue unavailable.

10. Terrorism Extension.

This Insurance provides coverage for losses arising as a result of;

- a) Any act of Terrorism and/or the threat thereof (whether actual or perceived regardless of any other cause or event contributing concurrently or in any other sequence to the loss

b) Any loss resulting from or in connection with any action taken controlling, preventing, suppressing or in any way relating to any act of Terrorism or fear thereof.

Exclusion 7.23 of Section I of the policy wordings stands deleted.

11. Act of God Peril

It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured against any loss directly or indirectly arising out of, contributed to by, or resulting from any Act of God perils also including but not limited to earthquake, floods etc.

12. Coverage for Temporary Structures

It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the insurer shall indemnify the insured to cover the event in open or under canvas or in a temporary structure.

Exclusion 7.6 of Section I of the policy wordings stands deleted.

13. Coverage of Fire and allied perils

It is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured for claims arising out of Fire & Allied Perils (as listed below) leading to damage to venue.

- a. Fire
- b. Lightning
- c. Explosion/implosion
- d. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- e. Aircraft Damage
- f. Impact Damage:
- g. Subsidence and Landslide including Rock slide
- h. Bursting and/or overflowing of water tanks, apparatus and pipes
- i. Missile testing operations
- j. Leakage from automatic sprinkler installations
- k. Bush Fire
- l. Earthquake- Fire and Shock

14. Professional Counseling

It is hereby agreed and declared that notwithstanding anything in contrary contained, the policy extends to cover the cost necessarily and reasonably incurred up to the limit mentioned in the policy for hiring the professional counseling services incurred by insured consequent upon a loss covered under the policy.

15. Event Photographs

It is hereby agreed and declared that this policy extends to cover the cost incurred up to the limit mentioned in the policy schedule for Professional photography services due to non-appearance of the named photography agency or individual. Policy also intends to cover the damages of images before handing them over to the insured within the above mentioned limit of indemnity.

16. Special Attire

It is hereby agreed and declared that notwithstanding anything in contrary in policy and its conditions, this policy covers loss or damage to the special attire/ clothing up to the limit of indemnity mentioned in the policy during the event.

17. Special Gifts

It is hereby agreed and declared that notwithstanding anything in contrary in the policy, the policy indemnifies the insured for the loss or damage of the special gifts or articles gifted and / or intended to be gifted up to the limit mentioned in the policy for the specified event due to the insured Perils.

18. Special Jewelry

It is hereby agreed and declared that notwithstanding anything in contrary in the policy, the policy is extended to cover the loss or damage to Jewellery or precious items up to the limit of indemnity mentioned in the policy during the occurrence of loss.

EXTENSIONS FOR SECTION VI – THIRD PARTY LIABILITY INSURANCE

1. Terrorism Liability Extension

The policy can be extended to cover liability arising out of acts of terrorism by way of an endorsement. The following details will apply

- **Limit of Indemnity:** A sub limit will be provided on the basis of Insured's requirement and based on company's guidelines / RI support.
- **Deductibles:** Minimum deductible will be Policy Deductible. Based on RI terms and risk exposure this will be underwritten.
- **Additional Premium:** Minimum 0.1 to 0.3 per mille on Annual Limit of Indemnity. This will be underwritten based on risk location and terrorism threat perception.
- In case of facultative placement, the above will be based on the Reinsurance support and terms received for such a cover.

2. Food and Beverage Extension

For extending the policy to cover liabilities arising out of food and beverages supplied by the Insured an additional premium of 10% of the Indemnity Premium will be charged.

In case of sub limits for this extension, the additional 10% of indemnity premium will be charged in the proportion that this sub limit bears to the total limit of indemnity.

The premium however shall in no case either be less than Rs. 250

3. Act of God Perils Extension

Act of God Perils Extension can be provided under the policy on payment of additional premium depending on the Earthquake Zone as per erstwhile Fire Insurance Tariff (attached as Annexure III) in which the risk is situated.

Zone	Additional Premium
I	10% of gross premium
II	7.5% of gross premium
III	5% of gross Premium
IV	2.5% of gross premium

If more than one unit/establishment, situated in different Seismic Zones are covered under one Policy, additional premium will be charged depending on the risk attracting the highest rate.