

EDELWEISS CANCELLATION INCONVENIENCE INSURANCE POLICY

CUSTOMER INFORMATION SHEET

Product Highlights

1. This Policy is designed to provide the Ticket Holder/Purchaser with a Cancellation inconvenience benefit as a pre-agreed percentage of a Ticket Price or a value as set forth in the Policy Schedule in the event of the Cancellation of a Valid Ticket. This is a base product feature and is applicable to all the group members without exception. The coverage is as per Part I – A – Cancellation Inconvenience.

2. The Policy, further, has an optional cover which can be opted for by the group members towards reimbursement against unused Valid Tickets returned by the Ticket Holder/Purchaser, wherein the Insured has paid a Refund to the Ticket Holder/ Ticket Purchaser upon such return or the Ticket Holder/Purchaser has been refunded by Us. This Policy is designed to protect the Insured against any kind of unforeseen situation or any kind of loss, except for the exclusions specified under the Booking Cancellation benefit.

3. Cover available on all kinds of Events, for the benefit of the Ticket Purchasers/ Holders.

4. Apart from protection against the cancellation, there is an option to choose various benefits that can be availed of by the Ticket Purchasers/ Holders, if the Valid Tickets/ bookings are not Cancelled such as:

- i. Personal Accident
- ii. Accidental Hospitalization
- iii. Loss of Belongings
- iv. Home Protection
- v. Personal Liability
- vi. Additional expenses

5. Toll free helpline for queries on the Policy and intimation of claim.

Eligibility

This product can be offered to group customers, corporates, Event organizers, tour operators and aggregators.

Scope of Cover

Part 1 :

A. Cancellation Inconvenience

If a Valid Ticket(s)/booking(s) is/are Cancelled, prior to the Event taking place and within the Cut-off time, due to reasons listed below, We will pay You or Ticket Holder/Purchaser the percentage of the Ticket Price or such value, as is specified in the Policy Schedule, towards inconvenience faced by the Ticket Holder / Purchaser.

1. Natural Catastrophe / acts of nature, riot, strike or malicious damage occurring (i) at the place of origin / destination of the Event, and/or (ii)

the places through which the Ticket Holder/Purchaser passes to and from the Venue.

2. Terrorism, including political instability (i) at the place of origin / destination of the Event, and/or (ii) the places through which the Ticket Holder/Purchaser passes to and from the Venue.

3. Death or Hospitalization for Emergency Care of the Ticket Holder/Purchaser or his/her immediate family member, preventing the Ticket Purchaser / Holder or an Event companion from being able to use or avail the Event ticket/booking, while (i) at the place of origin / destination of the Event, and/or (ii) the places through which the Ticket Holder/Purchaser passes to and from the Venue.

4. Advisory by Authority against the Event, for any reason including epidemic/pandemic diseases, except when arising out of illegality of an Event in itself i.e., when the Event is organized despite the same being banned by any regulation, law or by a public decree, whether by a governmental authority or any statutory body.

5. Accidental misfortune or circumstances beyond the control of the Ticket Holder/Purchaser, including vehicle breakdown – if the vehicle in which the Ticket Purchaser / Holder is travelling or is scheduled to travel, breaks down or meets with accidental misfortunes which prevents the Ticket Holder / Purchaser from getting to or attending the Event.

6. Visa rejection by the Authorities, except due to non/delayed submission of necessary and specified documents, or application not having been made within the prescribed timelines/formats.

7. The Event is Cancelled by the Event organizer/ promotor/ operator due to force majeure perils mentioned in point 1 above and is not rescheduled.

B. Booking Cancellation

What's covered? (Scope of cover)

If a Valid Ticket/bookings is/are Cancelled, prior to the Event taking place within the Cut-off time, due to reasons listed below We will pay You/Your Customer/Ticket Holder/Purchaser the Refund subject to the limits as is appearing against each of the reason listed below in the Policy Schedule:

1. Natural Catastrophe / acts of nature, riot, strike or malicious damage occurring (i) at the place of origin / destination of the Event, and/or (ii) the places through which the Ticket Holder/Purchaser passes to and from the Venue.

2. Terrorism, including political instability (i) at the place of origin / destination of the Event, and/or (ii) the places through which the Ticket Holder/Purchaser passes to and from the Venue.

3. Death or Hospitalization for Emergency Care of the Ticket Holder/Purchaser or his/her immediate family member, preventing the Ticket Purchaser / Holder or an Event companion from being able to use or avail the Event ticket/booking, while (i) at the place of origin / destination of the Event, and/or (ii) the places through which the Ticket Holder/Purchaser passes to and from the Venue.

4. Advisory by Authority against the Event, for any reason including epidemic/pandemic diseases, except when arising out of illegality of an Event in itself i.e., when the Event is organized despite the same being banned by any regulation, law or by a public decree, whether by a governmental authority or any statutory body.

5. Accidental misfortune or circumstances beyond the control of the Ticket Holder/Purchaser, including vehicle breakdown – if the vehicle in which the Ticket Purchaser / Holder is travelling or is scheduled to travel, breaks down or meets with accidental misfortunes which prevents the Ticket Holder / Purchaser from getting to or attending the Event.

6. Visa rejection by the Authorities, except due to non/delayed submission of necessary and specified documents, or application not having been made within the prescribed timelines/formats.

7. The Event is Cancelled by the Event organizer/ promotor/ operator due to force majeure perils mentioned in point 1 above and is not rescheduled.

Part: 2

Additional Benefits

2.1 Personal Accident

If, during an Event, Ticket Purchaser or Ticket Holder meets with an unfortunate Accident and loses his/her life or limb(s) as a consequence, We will pay such Ticket Purchaser or Ticket Holder or his/her nominee or legal heir, being the claimant, as applicable, an amount equal to a specified percentage of the Sum Insured corresponding to this benefit under the Policy. Such amount will be payable if death or dismemberment of the Ticket Purchaser or Ticket Holder is a result of the Accident and takes place within 365 days from the date of such Accident and also if the treatment/ Hospitalization starts immediately after the Accident. In case the Ticket Purchaser or Ticket Holder suffers from more than one loss, the one bearing the largest sum will be payable.

2.2 Accidental Hospitalization

We will pay the Ticket Purchaser or Ticket Holder such amount as may be incurred subject to limits specified in the Policy Schedule towards Hospitalization arising out of an Injury suffered due to an Accident during the course of the Event. The said expenses will be payable if the treatment/ Hospitalization starts immediately after the accident. The maximum amount We pay in relation to a claim under this benefit will not be more than the Sum Insured corresponding to this benefit, as mentioned in the Policy.

2.3 Loss of belongings

We will pay the Ticket Purchaser or Ticket Holder for the value of his/her baggage and personal belongings, in total or in part, as may be described in the policy schedule, if the same is lost during the course of the Event. Our maximum liability in this regard will be up to the Sum Insured corresponding to this benefit.

2.4 Home Protection

If the structure or contents at Ticket Holder/Purchaser's residence are lost, destroyed or damaged by

- i. Fire and allied perils
- ii. Burglary.

During the course of the Event, We will pay the amount of expenses towards repairs / replacement reasonably and necessarily incurred by the Ticket Holder/Purchaser but not exceeding the sum insured as mentioned in the Schedule.

2.5 Personal Liability

We will reimburse any legal liability, incurred by the ticket purchaser / holder in his/her private capacity to pay damages to a third party arising out of the third party's death, Injury or property being damaged during the Ticket Holder's/Purchaser's travel period to the Venue of the Event, up to the limit specified in the Certificate of Insurance.

2.6 Additional Expenses

Additional expenses necessarily and reasonably incurred, upto the limit specified in the Policy Schedule, by the Ticket Holder / Purchaser, pursuant to the Postponement &/or Relocation &/or Rescheduling of the Event by the Event organizer/promoter/operator &/or curtailment of the Event on account of reasons covered under Part I of the Policy. Such expenses need to be directly related to the Event, covered under the Policy, and are of such nature, which would not have been incurred by the Ticket Holder/ Purchaser if the Event / booking had not been Postponed &/or Relocated &/or Rescheduled.

Exclusions applicable to this Policy

Part 1

Booking Cancellation

1. Event does not take place or is Postponed, Rescheduled or Relocated unless otherwise covered under the Policy specifically.
2. Ticket Purchaser or Ticket Holder does not reach the location of the Event within the prescribed time, as appears on the a Valid Ticket except for the reasons mentioned under Part 1 "What is covered" of the Policy.
3. Ticket was purchased through illegal or unauthorized means / source whether the Ticket Holder / Purchaser is/was aware of its illegality or not.
4. Event which was organized despite the same being banned by any regulation, law or by a public decree either by the Government Authority or any statutory body.

Benefit 2.1: Personal Accident

1. Death or dismemberment is caused by:
 - a. infections, except pyogenic infections which occurs through an Accidental cut or wound, or any other kind of disease;
 - b. medical or surgical treatment except as may be necessary solely as a result of the injury arising during the Event;
2. Medical Expenses incurred by the Ticket Purchaser or Ticket Holder for treatment of any medical condition other than Accidental death & dismemberment.

Benefit 2.2: Accidental Hospitalization

1. Any Illness.
2. Any Injury that the Ticket Purchaser or Ticket Holder was already suffering from prior to the Event, irrespective of whether declared or not. Treatment of any injury sustained by the Ticket Purchaser or a Ticket Holder, which is not related to any Accident occurring during the course of the Event.

Benefit 2.3: Loss of belongings

1. Loss of Valuables like cash, jewelry, bank credit/debit cards,
2. Mechanical and electrical breakdown of portable equipment.
3. Accidental damage of portable equipment, unless the personal baggage is also damaged.

Benefit 2.4: Home Protection

1. Loss or damage or collapse of “building” due to structural defects, latent defects, poor maintenance, defective workmanship, termites, natural ageing or any other gradually operating cause.
2. Loss or damage to Contents due to defective workmanship, material or design, latent defect, wear and tear, depreciation, moth, vermin, termites, Fungi, insects or mildew, process of cleaning, dyeing or bleaching, restoring, repairing, retouching or renovation, inherent vice, warping or shrinkage, the action of light or atmospheric conditions, natural ageing or any other gradually operating cause.
3. Loss, destruction of or damage to articles of consumable nature.
4. Mysterious disappearance and Unexplained Losses.
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, cash.

Benefit 2.5: Personal Liability

We shall not be liable to reimburse any expenses under this in-built benefit for claims arising out of:

- a. Any wilful malicious, criminal or unlawful act committed by the Ticket Purchaser / Holder.
- b. Any liability incurred towards a relative, a travelling companion or work colleague of the Ticket Holder/ Purchaser
- c. Participation of the Ticket Purchaser / Holder in any adventure sports &/or hazardous activities.

- d. The Ticket Holder’s / Purchaser’s error or omission in business or occupation.

Benefit 2.6: Additional Expenses

1. Claims resulting from any organizer/promoter/operator of the Event, such as the tour operator, travel agent, airline or other service provider, being rendered insolvent or bankrupt.
2. Any consequential loss whatsoever, direct or indirect, to You or to any third party which is not specifically defined in the scope of coverage under this Policy.
3. Any extra services or charges, apart from the difference of the booking cost incurred due to the Rescheduling of the Event and as included in the Rescheduled Event bill or invoice. The extra services can be in the nature of and not be limited to pre-booking of meals, extra baggage, preferred or premium seats, upgradation charge to move from one class to another class and such other related charges.
4. The cost of Rescheduling of the Event, which is borne by the Event organiser/promoter/operator either in full or in part.

General exclusions:

1. Any claim arising out of war or any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, national emergency, revolution, insurrection, military or usurped acts, chemical or biological weapons, act of terrorism.
2. Ticket Purchaser’s / Holder’s participation in any naval, military or air force operations whether in the form of military exercises or actual engagement with the enemy, whether foreign or domestic.
3. Any claim arising as a result of committing breach of law of the land by Ticket Purchaser / Holder or the Insured.
4. Any consequential loss what so ever, direct or indirect to You or to any third party which is not specifically defined as scope of coverage under this Policy.
5. Any claim for Ticket Purchaser / Holder’s death, injury, exacerbation of a medical condition or disability resulting from; Your customer’s/ the Ticket Purchaser’s/Holder’s suicide or attempted suicide or willfully self-inflicted Injury or Illness; or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction); or depression.
6. Any claim falling within the claim Deductible and/or time excess shown in the Policy schedule. Claim Deductible and/or time excess shall apply individually and independently of each other for each and every claim.
7. Any claim arising out of financial default i.e. a complete suspension of operations by the promoter or organizer of the Event or the Venue due to financial circumstances whether or not a bankruptcy petition is filed.

8. Any claim arising out of illegality of the Event, willful default of the insured/organizer or inability to obtain necessary approvals to conduct the Event. Any claim arising out of abandonment of the Event or Cancellation of the Event by the promoter or organizer of the Event.

9. Any claim arising upon the Cancellation of the Event after the Cut-off time as mentioned under the definition of the term 'Cancellation or Cancelled'.

10. Any claim that may arise on account of cyber fraud is excluded.

11. Any claim that may arise on account non-functioning, improper functioning or unavailability of:

- i. The internet or similar facility; or
- ii. Any intranet or private network or similar facility; or
- iii. Any website, search engine, portal or similar third party application service.
- iv. Alteration, corruption, destruction, distortion, erasure, theft or other loss of or damage to data, software, information repository, microchip, integrated system or similar device in any computer equipment or non-computer equipment or any kind of programming or instruction set; or
- v. Loss of use or functionality, whether partial or entire, of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic and any ensuing inability or failure of the Insured to conduct business.

12. Any claim or loss arising under the Policy in the circumstances where the booking of Event is disputed for a reason including but not limited to transaction error, partial payment, non-payment or dispute related to terms and condition of the booking the organizer of the Event, is not payable under the Policy until the dispute between the parties is resolved and requisite amount towards premium for the Policy cover is received and realized by Us.

13. Any claim or loss arising under the Policy in the circumstances where the Cancellation of the Event is not as per the terms and condition of the bookings and is disputed by the organiser of the Event, is not payable under the Policy until the dispute between the parties is resolved.

14. Loss arising due to Cancellation of Event that is banned by any regulation, law or by a public decree either by the Government Authority or Statutory Body is not covered under this Policy.

15. Any claim or loss arising from a change in the Cancellation and refund policy of the organizer of the Event after booking of Event is not covered under this Policy. The claim value under the Policy will be computed only as per the refund policy of the organiser as prevailing on the date of the booking of the Event.

16. If the Event is Cancelled due to arrest, issue of arrest warrant, restrain, detention or summon for investigation of the Ticket Holder/Purchaser/ Insured by any law enforcement Authority or by a Government Authority is not covered under this Policy.

17. Any loss whatsoever resulting or arising there from or any consequential loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.

18. Any loss or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

19. Any voluntary donation made by the Ticket Holder/Purchaser at the time of the booking of Event.

20. Any extra charges incurred by towards availing any non-standard facilities at the Event such as extra leg room, option to upgrade class, food and beverage and such other related expenses.

21. Any charge towards acquiring any membership for any scheme or club.

Premium Details

The rate of premium shall depend on bookings made in advance to an Event, a movie, type of Event, booking duration, geography, seasonality, operator experience, specific exposures, features of the event, risk management practices and such other related details.

Details required while seeking quote for this Policy:

1. Nature of the Event.
2. Venue/Location of the Event.
3. Historical cancellation data and/or loss history as per the availability and as required by the underwriter.
4. Duration of the Event.
5. Any other details that may be required by the underwriter.

Cancellation and Refund

The Policy cancellation can be initiated either by Us or by Insured in which case a suitable intimation/ notice needs to be given as per the Policy provisions.

Claim Intimation

In case any loss or damage is sustained during the currency of an insured Event, We must be informed immediately.

Our contact details are as follows: -
 Toll Free Helpline: - 1800 12000
 E-mail: - support@edelweissinsurance.com
 Website: - www.edelweissinsurance.com