

## EDELWEISS CANCELLATION INSURANCE POLICY



### Customer Information Sheet

Description is Illustrative and not Exhaustive

Sr. No.	Title	Description	Refer to Policy Clause Number
1	Product Name	<b>Edelweiss Cancellation Insurance Policy</b>	
2	Product Highlights	<p>1. This Policy is designed to provide You with reimbursement against unused tickets returned by Your Customer, wherein You have paid the Ticket Price back to Your Customer upon such return. This Policy is designed to protect You against any kind of unforeseen situation or any kind of loss, except for the exclusions specified under the Booking Cancellation Benefit.</p> <p>2. Cover available on all kinds of event for Group Customers</p> <p>3. Multiple options for choosing your Sum Insured</p> <p>4. Option to choose various benefits that can be availed by Your Customers, if the tickets are not cancelled. Such as:</p> <ul style="list-style-type: none"> <li>• Accidental Death And Dismemberment Benefit (24 Hrs)</li> <li>• Accidental Hospitalization</li> <li>• Baggage and Personal Belongings</li> </ul> <p>5. Toll free helpline for queries on the policy and claim intimation</p>	
3	Eligibility	This product can be offered to group customers only.	
4	Scope of Cover	<p><b>Benefit 1: Booking Cancellation</b></p> <p>Scope of Cover:</p> <p>If Your customer opts for Cancellation of a Valid Ticket, Your Policy will cover the consequent loss of Ticket Price incurred by You , except for the exclusions specified under this cover.</p> <p><b>Benefit 2: Personal Accident</b></p> <p>Scope of Cover:</p> <p>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 Your Policy. Such amount will be payable if the said death or dismemberment is a result of the said accident and takes place within 365 days from the date of such accident. In case the Ticket Purchaser or Ticket Holder suffers from more than one loss, the one bearing the largest sum will be payable. For the payable amount, the table of losses provided below will be applicable.</p> <p>It's really painful to imagine most of the things here. However, take note of how much is payable for each type of loss.</p>	



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		<p>Some of the terms are explained below for better understanding:</p> <p>a) Loss of a hand or foot means actual severance through or above (cutting it off) the wrist or ankle joints respectively;</p> <p>b) Loss of an eye means entire and irrecoverable loss of sight (going totally and untreatably blind);</p> <p>c) Loss of the thumb and index finger means actual severance (cutting them off) through or above the joint where the hand meets the palm;</p> <p>d) Loss of speech or hearing means entire and irrecoverable loss of speech or hearing of both ears (not being able to talk or hear at all, with no hope of recovery).</p> <p>What's the maximum that We will pay? (Limit of Liability)</p> <p>a) In case of death of Ticket Purchaser or Ticket Holder aged 17 years or lesser: upto 10% of the corresponding Sum Insured;</p> <p>b) If the Ticket Purchaser or Ticket Holder is riding a motorbike or any other motorized 2-wheeler or is riding pillion on such vehicle and meets with an accident, We will be liable to pay upto the amount mentioned in the Policy Schedule.</p> <p>c) Deductible, if any, in respect of this benefit will be applicable.</p> <p><b>Benefit 3: Accidental Hospitalization</b></p> <p>Scope of Cover</p> <p>We will pay Your Customer or ticket holder such amount towards medical and hospitalization expenses as may be incurred by such person in relation to 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.</p> <p><b>Benefit 4: Loss of belongings</b></p> <p>Scope of Cover</p> <p>We will pay Your Customer or ticket holder for the value of his/ her baggage and personal belongings lost during the course of the event. Our maximum liability in this regard will be upto the sum insured corresponding to this benefit.</p>																																	

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5	General exclusions applicable to this policy	<p><b>Benefit 1: Booking Cancellation</b></p> <ul style="list-style-type: none"> <li>• Event does not take place or is Postponed or Rescheduled or Relocated.</li> <li>• Ticket Purchaser or Ticket Holder doesn't reach the location of the event within the prescribed time, as appears on the ticket.</li> <li>• Ticket was purchased through illegal or unauthorized means.</li> <li>• Loss that occurs due to:               <ul style="list-style-type: none"> <li>• War or warlike situations;</li> <li>• Mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege, nationalization, confiscation, requisition, seizure or loss of or damage to property by order of the government or by any public authority;</li> <li>• Illegal or malicious act by any person;</li> <li>• Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> </ul> </li> </ul> <p><b>Benefit 2: Personal Accident</b></p> <ol style="list-style-type: none"> <li>1. Death:           <ol style="list-style-type: none"> <li>a. arising from self – inflicted injury/ suicide/ attempt to suicide, or</li> <li>b. under the influence of intoxicating liquor/ drugs;</li> </ol> </li> <li>2. Death or dismemberment is caused by:           <ol style="list-style-type: none"> <li>a. infections, except pyogenic infections which occurs through an accidental cut or wound, or any other kind of disease;</li> <li>b. medical or surgical treatment except as may be necessary solely as a result of the injury arising during the event;</li> </ol> </li> <li>3. Injury which results in hernia.</li> <li>4. Expenses incurred by Your Customer or ticket holder for treatment of any other medical condition</li> </ol> <p><b>Benefit 3: Accidental Hospitalization</b></p> <ol style="list-style-type: none"> <li>1. Any illness or injury that Your Customer or ticket holder was already suffering from prior to the event, irrespective of whether declared or not.</li> <li>2. Treatment of any injury sustained by Your Customer or ticket holder, which is not related to any accident occurring during the course of event.</li> </ol> <p><b>Benefit 4: Loss of belongings</b></p> <ol style="list-style-type: none"> <li>1. Deductible, if any, in respect of this benefit.</li> <li>2. Valuables like cash, bank credit cards, etc.</li> <li>3. Any partial loss of contents of the baggage and personal belongings.</li> </ol>	
6	How We calculate the value of the baggage and personal belongings (Basis of Indemnity)	Our liability shall be upto and as per the market value of the baggage and personal belongings as shall be mentioned in the policy.	

Sr. No.	Title	Description	Refer to Policy Clause Number
7	Excess	As has been specified in the Schedule	
8	Premium Details	The rate of premium shall depend on bookings made in advance to an event, a movie, etc., booking type, distribution channel, moral hazard, geography, service guarantees offered by the booking partner, seasonality, nature of cancellations allowed by the booking partner – time excess and part cancellations on group bookings.	
8	Cancellation and Refund	<p>We may cancel the Policy by sending a fifteen days' written notice, by recorded delivery, to You at Your last known address</p> <p>or</p> <p>You may cancel the Policy upon serving a fifteen days' written notice to Us, by recorded delivery. In any such event of cancellation, We will not be at risk for any tickets sold or bookings made and meant to be included in the Policy, after the date of cancellation of the Policy. The Company's liability shall, then, be restricted to claims arising out tickets sold or bookings made and included in the Policy, only till the date of cancellation.</p> <p>Refund, if any, shall be subject to the retention of a minimum premium amount of ₹250/- + applicable taxes.</p>	
9	Claim Intimation	<p>In case any loss or damage is sustained during the currency of an insured event, We must be informed immediately.</p> <p>Our contact details are as follows: -</p> <p>Toll Free Helpline:- 1800 12000</p> <p>E-mail: - support@edelweissinsurance.com</p> <p>Website: - www.edelweissinsurance.com</p>	

**PROHIBITION OF REBATES (SECTION 41 OF INSURANCE ACT, 1938 AS AMENDED)**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh.

**DISCLAIMER:** THE ABOVE INFORMATION IS SUMMARIAL OF THE PRODUCT FEATURES. FOR COMPLETE TERMS AND CONDITIONS, THE POLICY WORDINGS BE REFERRED TO AT [www.edelweissinsurance.com](http://www.edelweissinsurance.com).