

Our US Contingency Offerings

Event Cancellation

Cover includes:

- Necessary cancellation, abandonment, interruption, curtailment, postponement and relocation
- Cover on “All Risk Basis”
 - Example loss events include fire, flood, power failure, snowstorm, severe adverse weather, earthquake, etc.
- Additional coverage add-ons: Terrorism (act or threat), including riots, strikes and civil commotion
- myBeazley: Broker portal with quote, bind, and service functionality
- Transmission cover for live, virtual and hybrid events
- Cancellation+: Cancellation cover plus a Weather Guard sublimit

Non-Appearance

Cover includes:

- Key speakers
- Individual performers
- Group of performers
- Touring Artists
- Catastrophic non-appearance of teams/large groups
- Death, accident, illness or travel delay of insured individual(s)

Political Violence and Terrorism

Cover includes:

- Terrorism
- Sabotage
- Invasion
- Riots, strikes, and civil commotion
- ...and more

Weather

Cover includes:

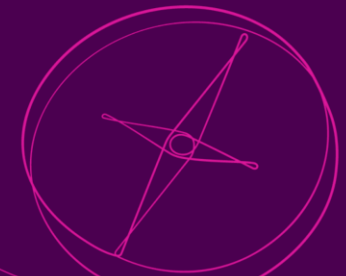
- Rain days
- Sales promotions
- Cost containment
- Income stabilization
- Available in 48 admitted states with the ability to do non-admitted
- Hurricane Contingent Business Interruption cover on a non-admitted basis
- Weather Guard access (online broker portal)

Prize Indemnity and Promotions

Cover includes:

- Probability games
- Games of skill
 - Hole-in-one, half-court basketball attempts, home run hits, football tosses, etc.
- Games of chance
 - Lottery and mathematical games
- Over redemption

Our US Contingency Appetite Details



Products and Limits

- **Event Cancellation:** \$50m
- **Non-Appearance:** \$20 million
- **Political Violence and Terrorism (PVT):** \$20 million
- **Weather Guard:** \$15 million
- **Prize Indemnity and Promotions:** \$10 million

Availability

- Admitted and non-admitted capabilities
- Cover available for US-domiciled insureds for worldwide events
- New York Trade Zone capabilities

Target Classes

We underwrite any business, supplier, contractor with a financial exposure to an event, regardless of size, including:

- Advertisers
- Attractions
- Brand managers
- Broadcasters
- Charities
- Concert promoters
- Conferences
- Councils
- Event suppliers
- Event organizers
- Fairs/festivals
- Film/tv/producers
- Hotels
- Media companies
- Private individuals/retail consumers
- Promotion agencies
- Restaurants/bars
- Schools/universities/student unions
- Sporting events
- Tradeshow/exhibitions
- Venues

Event Cancellation

Standard Offering

- Adverse Weather
- National Mourning
- Denial of Access to Venue
- Losses resulting from failure to vacate the venue at the termination of tenancy
- Reasonable cost paid to avoid or diminish a loss
- Earthquake and Windstorm included (unless otherwise specifically excluded)
- Complimentary Terrorism sub-limit up to \$1,000,000 or 50% of the limit of indemnity (within 50 miles of the event venue and within 50 days of the scheduled start date of event)

Available Extensions (additional cost)

- Civil Commotion
- Terrorism: Acts of Terrorism, including threat coverage for Full Terrorism, TRIA, Defined Time and Distance Terrorism
- Non-Appearance: Coverage option available to include non-appearance of key speaker(s), performer(s), and catastrophic non-appearance of teams/large groups for any event(s)
- Cancellation+: All the benefits of Beazley's Event Cancellation coverage with the added benefits of agreed-value Weather Guard extension that provides sub-limited weather coverage during key hours
- Transmission cover for live virtual or hybrid events: coverage for event organizers if a transmission failure cancels a virtual event that is managed by an experienced 3rd party
- Computer system failure

myBeazley Event Cancellation Quote and Bind Platform

- Immediate quote and policy documentation (white labelling options) with quick price indications and minimal questions
- Includes all the features of our event cancellation policy, available online with immediate quote and bind functionality for the broker



US Contingency Underwriting and Claims Team



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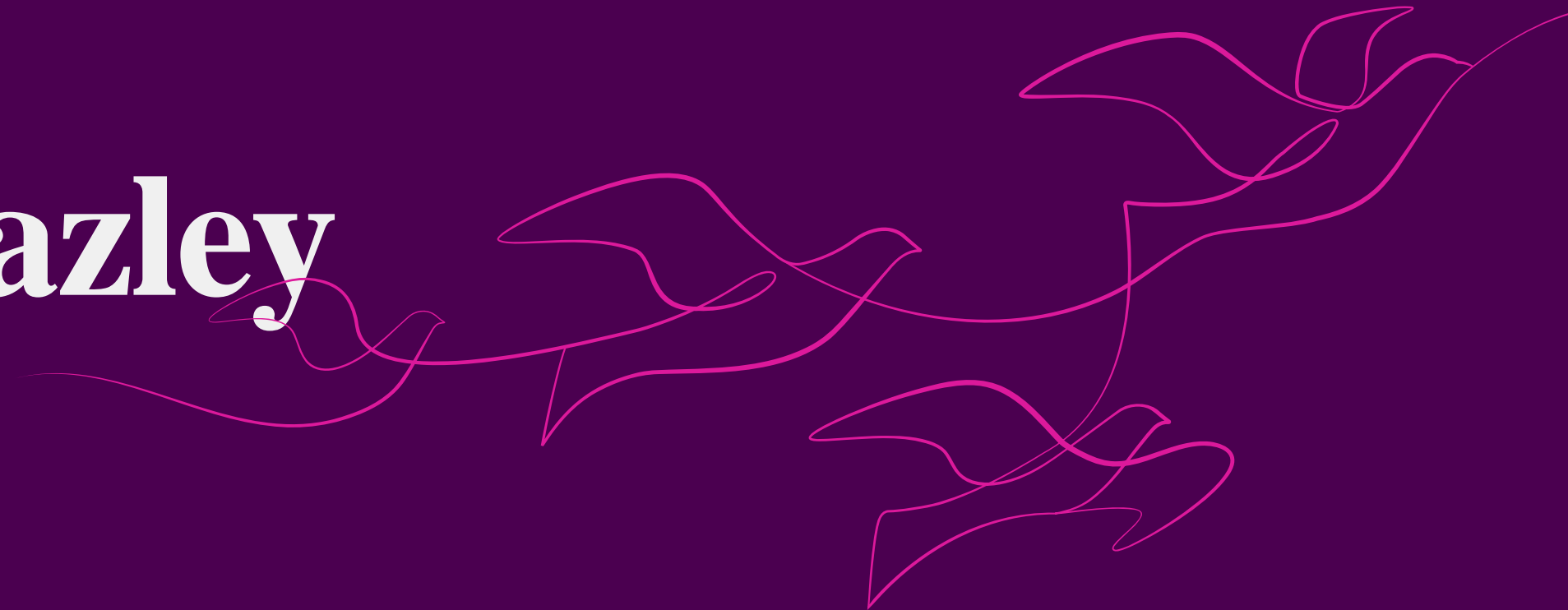


William Clarke

Claims Team
Leader

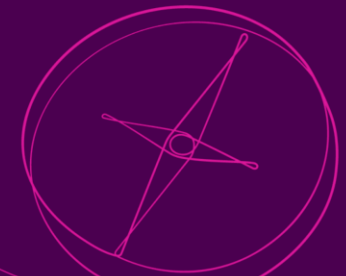
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myBeazley



Our quote and bind portal.

Event Cancellation on myBeazley



Our event cancellation insurance is available on myBeazley, our easy-to-use quote, bind, and service platform. We understand the time sensitive needs of the events industry, so we combined Beazley's market leading expertise in event insurance with our award-winning trading platform to provide quick and comprehensive quotes and bind coverage fast. Additionally, brokers can submit automatic and underwriter referral business in myBeazley and IT and troubleshooting support is available.

myBeazley Benefits

- Quick pricing indications with a minimal question set
- Immediate quote and policy documentation with white label capabilities
- Event cancellation, property damage and money cover under one policy
- Automatic coverage extensions provided for terrorism, windstorm and earthquake
- General Cancellation, Conference/Tradeshows, and Sports forms available
- Cancellation+ is available via the referral function on events being insured on a gross revenue basis
- Easy to add non-appearance for key speakers, performers, and groups

Quote and Bind Process

Automatic

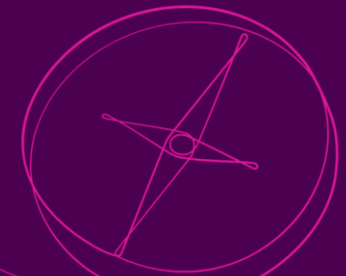
- Indoor Events: limits up to of \$2m
- Outdoor Events: limits up \$500k

Underwriter Referral

- Custom forms
- Events with \$5m or greater in revenue/expenses
- Cancellation+

To register visit the [registration](#) page. To access visit the [login](#) page. For support, email askbeazleyINT@beazley.com.

Claims Management – Event Cancellation on myBeazley Premier Insurance Services



Beazley has contracted an expert third party claims handler with a specialty in Event Cancellation insurance to assist with claims adjustment and pre-risk management services. Premier Insurance Services' staff of experienced adjusters have assisted clients by promptly responding to event cancellation situations, assessing alternatives and where possible, relocating or postponing the event to another time.

Notable Event Cancellation Experience

- Successful rescheduling of the NFL Season and Super Bowl post September 11, 2001 terrorist attacks
- Coordinating the successful production and completion of the MTV Video Music Awards post Hurricane Katrina 2005
- Assisting the organizers of a major international convention in Europe with responding to a potential event cancellation due to flight cancellations throughout Europe after the volcanic ash eruptions from the Eyjafjallajokull Volcano
- Assisting insurers and insured's with Event Cancellation Claims after various strikes and transportation delays in Europe during 2010

Source: <https://premierinservices.com/areas-of-expertise/event-cancellation/>



Claims Process

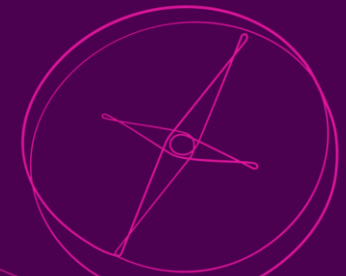
- Immediate response to the claim situation
- Regular communication with insurers, brokers, policyholders, witnesses and third parties
- Securing the property or location to preserve information, evidence and to avoid future losses
- Obtaining data and documents to substantiate the claim
- Verifying coverage amounts and policy exclusions or limitations
- Regular reporting to insurers with findings and recommendations
- Completing settlement and securing proper documentation and settlement releases
- Initiating subrogation activities where appropriate
- Selling or restoring salvage

Claims Service



Our Claims Advantage

US Contingency Claims Examples



Event Cancellation

Our insured advised us of their concern about an adverse weather forecast for their three-day music festival.

We immediately appointed a loss adjuster who met with the insured on-site to work through alterations and suggestions to mitigate the impact of heavy rain during the event.

On the event's third day, the heavy rain turned into a lightning storm, and the officials subsequently closed the event for public safety.

With a plan and communication already in place, the insured was able to reduce their loss, and we quickly made a significant payment for artists' fees. Our claims service assured the insured that their claim was covered, protected their relationship with artists, and provided time to assess the remainder of their expenses.

Non-Appearance

Our insured advised us that their headline performer got involved in a bus accident and has postponed all their future tour dates. We immediately appointed a loss adjuster who discussed with the insured and indemnified them for artist's fees. The insured was covered and indemnified, which protected their relationship with the performer.

Weather Guard

Beazley Weather Guard can be tailored so that if pre-determined triggers are triggered, then the insured is covered.

Examples

An automobile race organizer could have lost revenue if rainfall on the morning of the race reduces the number of walkup spectators.

An HVAC retail store runs a weather-related promotion in July and December, offering its consumers their money back if they purchase equipment in the store during the promotion sales period and if a pre-determined weather event occurs on Independence Day and Christmas Day. The trigger for the policy to pay out is the pre-determined event occurring at a given location on the insured date.

Disclaimer: US

The products referenced herein are available in the US on a surplus lines basis, through either Beazley Excess and Surplus Insurance, Inc. or a licensed surplus lines broker underwritten by Beazley syndicates at Lloyd's. Certain products may also be available on an admitted basis, in some but not all US jurisdictions, through Beazley Insurance Company, Inc. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. The publication and delivery of the information contained herein is not intended as a solicitation for the purchase of insurance on any US risk. Beazley USA Services, Inc. is licensed and regulated by insurance regulatory authorities in the respective states of the US and transacts business in the State of California as Beazley Insurance Services (License#: 0G55497). BZPAC211.