

Applicable clauses that are applicable to wording CCLT0620NL

## ADVERSE WEATHER CLAUSE

VII. Exclusion E is deleted and is of no effect for the events agreed with this coverage.

This policy will include adverse weather in respect of outdoor performances when such weather:

1. makes the staging of the scheduled events impossible; or
2. Is deemed by either local authorities or event organisers to present a danger to those attending and/or performing if the events were to proceed or
3. Prevents the insured and/or event organiser from undertaking the necessary set-up to permit the event to proceed

It is a condition precedent to liability of Insurers that all electrical equipment and wiring are protected from the effects of weather.

It is warranted that all electrical equipment and wiring meet minimum recognised industry standards and are fully compliant with governmental codes applicable to the venue.

The cancellation are on official orders of official body due to catastrophic weather/threat to body and life.

All other terms and conditions remain unchanged.

## NON-APPEARANCE OF KEY PERSONS CLAUSE

Notwithstanding VII. Exclusion A, coverage is extended to include losses arising from the non-appearance of up to 3 named insured person(s) for the specific insured event declared.

The perils for this extension are:

1. DEATH of any **insured person(s)**.
2. ACCIDENTAL BODILY INJURY to or ILLNESS of any **insured person(s)** which, in the opinion of an independent medical practitioner approved by the Insurer(s), prevents such **insured person(s)** from appearing or continuing to appear in any or all of the **insured event(s)**.
3. TRAVEL DELAY as a result of travel arrangements being irrevocably altered, resulting in the inability of any insured person(s) to be at the venue, provided always that such travel arrangements shall have been made so as to provide adequate time for arrival prior to the insured event.
4. KIDNAPPING of any **insured person(s)**.  
Kidnapping means the involuntary taking and holding of an insured person.

THIS POLICY DOES NOT COVER (UNLESS OTHERWISE ENDORSED HEREON) LOSS OF MONEY, SECURITIES OR OTHER CONSIDERATION SURRENDERED AS A RANSOM PAYMENT BY YOU OR ON YOUR BEHALF AS A RESULT OF THE KIDNAPPING OR ALLEGED KIDNAPPING.

ANY PAYMENT OF RANSOM AND/OR ANY REIMBURSEMENT OF RANSOM PAID BY OR ON BEHALF OF THE INSURED, EITHER DIRECTLY OR INDIRECTLY, FOR THE BENEFIT OF ANY TERRORISM ORGANISATION OR INDIVIDUAL INVOLVED IN TERRORIST ACTIVITIES, IS EXCLUDED FROM COVERAGE.

5. FAMILY DEATH, ILLNESS OR INJURY  
Loss directly resulting from the unavailability of an insured person due to the death or catastrophic illness or injury of an immediate family member whose incapacity or death results from illness or injury that first manifests itself during the term of this coverage. The same terms and conditions of the **insured person(s)** applies to the family member.

This coverage extension is subject to a maximum of five (5) consecutive days from the earliest date you or the covered person are made aware of the onset of any event or condition which could trigger coverage under this extension.

Immediate family member is defined as a covered person's mother, father, sister, brother, spouse, children, grandchildren, grandparents, stepparents, stepchildren, stepbrother, stepsister, surrogate parent (defined as a person other than a blood parent who by virtue of his or her voluntary assumption of parental rights and responsibilities is deemed to have filled a parental role during the covered person's upbringing), or significant other (defined as a person, unrelated by blood to the covered person, who is the covered person's sole partner in a committed exclusive domestic partnership in which each partner is responsible for each other's financial and emotional wellbeing).

**6. Exclusions applicable for the non-appearance coverage:**

- 6.1. The non-appearance of a celebrity and/or professional sporter unless agreed by the Insurer;
- 6.2. Death, injury or illness of a person other than the declared **insured person(s) and named family member**;
- 6.3. The non-appearance at a declared insured event other than the declared **insured person(s) and named family member**;
- 6.4. The non-appearance of persons older than 65 years of age;
- 6.5. The non-appearance of persons younger than 9 years of age;
- 6.6. The non-appearance of declared **insured person(s)** at the declared insured event due to:
  - 6.6.1. Air travel, other than travel as a passenger by a commercial airline or multi-engine charter aircraft on a regular air route; or
  - 6.6.2. Any hazardous activity, feat or performance unless otherwise agreed in writing by the Insurer(s); or
  - 6.6.3. Insufficient voice quality unless directly due to illness contracted or accidental bodily injury occurring during the Policy Period of this Insurance as stated in the Schedule applicable to this Coverage Form; or
  - 6.6.4. Any pre-existing physical or psychological medical condition known to the Insured or any **insured person** unless disclosed in writing to the Insurer(s) prior to the Effective Date of this Insurance as stated in the Schedule applicable to this Coverage Form, and otherwise agreed in writing by the Insurer(s); or
  - 6.6.5. Pregnancy or complications related thereto; or
  - 6.6.6. Suicide or self-inflicted injury; or
  - 6.6.7. The possession or use of illegal drugs; or
  - 6.6.8. The effects of prescription drugs when not taken as medically prescribed; or
  - 6.6.9. The consumption of alcohol which renders the **insured person** unfit to perform contracted duties; or
  - 6.6.10. Any physical or psychological medical condition.

## CATASTROPHIC NON-APPEARANCE CLAUSE

Notwithstanding VII. Exclusion A, coverage is extended to include losses arising from the simultaneous non-appearance of 30% or more of attendees/participants of the declared event, due to a common catastrophic circumstance beyond the control of the Insured and/or the attendees/participants.

All other terms and conditions remain unchanged.