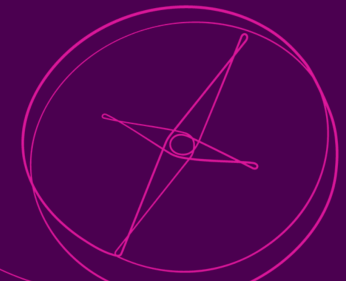


US Contingency

Flexible coverage for some of the world's largest conferences, exhibitions, festivals, music tours and sporting events to small scale events in local communities.

Our US Contingency Appetite Details



Products and Limits

- **Event Cancellation:** \$50 million
- **Non-Appearance:** \$20 million
- **Political Violence and Terrorism (PVT):** \$20 million
- **Weather Guard:** \$15 million
- **Prize Indemnity and Promotions:** \$10 million
- **Event Tech Protect:** \$20 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
- Tradeshows/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
- API (application program interface) available for a more direct connection



Non-Appearance

Providing non-appearance cover due to the death, accident, illness or unavoidable travel delay of:

- Key speakers
- Individual performers
- Group of performers
- Touring Artists
- Catastrophic non-appearance of teams/large groups
- Can be offered on a standalone policy or by way of endorsement to our Event Cancellation policy

Political Violence and Terrorism (PVT)

Perils included and available:

- Acts of Terrorism: Including threat and/or sabotage
- War: Invasion, Acts of Foreign Enemies, Hostilities (whether war be declared or not)
- Riots, Strikes, and Civil Commotion
- Malicious Damage



Weather Guard

Beazley's Weather Guard provides flexible insurance cover that gives the insured control over the key elements of their insurance – the type of cover, peril(s) (precipitation, wind speed, snowfall, lightning, temperature and general adverse weather), intervention threshold levels and coverage duration.

Powered by a comprehensive weather database that sources information from more than 4,400 weather stations globally.

Covered perils include rainfall, temperature, wind speed, lightning, snowfall, adverse weather.

Coverage Details

- Admitted coverage: offered through the [Weather Guard Portal](#)
 - Digital policy is provided for admitted policies in select states, allowing brokers and insureds to review their policy
- Non-admitted coverage: through a Beazley Underwriter
- Agreed value or ascertained net loss indemnity available
- One invoice for premium and third-party claims source - we notify you of a claim
- Dry Hour Cover: Insuring minimal to no rain to protect against the rescheduling costs for film shoots and highly sensitive events
- Hurricane Business Interruption Cover Due to Non Physical Damage: Reimbursing lost revenues for your business locations that suffer no property damage due to hurricane threats

Weather Coverage Types

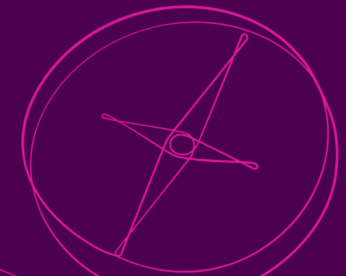
- Event weather: Predetermined weather triggers lead to losses at an event such as a fair, festival or concert
- Sales Promotions: Creates distinct marketing campaigns linked to seasonal weather, support sales targets to help differentiate from retail competitors
- Income stabilization/Cost Containment: Seasonal product which is of particular interest to companies whose business income/expense is directly impacted by seasonal weather conditions

Target Insureds

- | | | |
|---------------------|----------------|---------------------------------------|
| • Concert promoters | • Hotels | • Municipalities |
| • Event organizers | • Golf Courses | • Attractions – zoos, waterparks, etc |
| • Brand managers | • Retail | • Film/tv/advertising producers |
| • Fairs/festivals | • Restaurants | |



Weather Guard Hurricane BI Cover Due to Non Physical Damage



If your business is in the path of a predicted hurricane you could suffer significant financial loss. But without property damage to your business location there can be no business interruption claim. Beazley's Hurricane Business Interruption Cover fills this coverage gap, reimbursing lost revenues for your business locations that suffer no property damage due to hurricane threats.

Target Insureds

- Hotels
- Clinics/doctors' offices
- Restaurants/bars
- Golf courses
- Furniture stores
- Zoos
- Water parks
- Grocery/convenience stores
- Flower shops
- Spas and salons
- Exercise studios/gyms
- Ice cream vendors

Coverage

Insured Peril: The prediction of a named hurricane of category 2 or greater, as determined and reported by the claims verification source during the policy period.

- The claims verification source's prediction must conclude that, within a 48 hour window. Provided, however, that:
 - The named hurricane's center position, as represented by its NHC Track Forecast Cone, will track within 100 miles of the business location; with consideration for an accuracy range of no more than 6.9 miles being the certainty of the distance of one decimal point of latitude and longitude
 - The business location will be within the NHCTrack Forecast Cone for that named hurricane
- Such insured peril results in no direct physical loss of or damage to the business location, causing necessary suspension of business activities at the business location

Claims Example

A category 4 to 5 storm was predicted to hit Myrtle Beach during a September weekend, a prime time for revenue generation for local businesses. With a state of emergency declared, business owners had no choice but to close for the weekend.

Luckily, the storm downgraded as it approached the coast, and Myrtle Beach was not hit. Unfortunately, business owners had a day's and possibly weeks' worth of zero revenues due to being closed. Furthermore, Property insurers were not responsible for any business interruption losses as there was no physical damage.

Beazley Difference

Our coverage helped fill the coverage gap. With a business location inside a 100-mile radius of the forecasted cone, while the storm was a category 2 or above, our coverage triggered and provided lost business income coverage for up for 30 days directly following the storm's arrival.

Prize Indemnity and Promotions

Beazley has developed a range of prize indemnity policies, designed to help event organizers offer promotions and prizes that add excitement to their events. From hole-in-one and roll-a-dice, to cross bar challenges and envelope picks. We are happy to work with your clients to create a promotion which fits their budget.

Types of Prize/Promotion and Over Redemption Covers

- Games of Skill
- Hole-in-one, half-court basketball attempts, etc.

Games of Chance

- Lottery and other mathematical games such as game shows

Over Redemption

- Insurance protection for promotions that end up with higher success rates of activation than reasonably anticipated and budgeted for

Target Insureds:

- Advertisers/advertising agencies
- Sponsors
- Sporting events
- Charity events
- Game shows
- Retail promotions
- Brand manufacturers



Event Tech Protect

Live events are increasingly reliant on computer systems to handle everything from ticket entry to merchandising to security, sound and lighting. The high profile and time sensitive nature of events, along with the large amounts of personal and financial data event organizers handle, make them attractive targets for cyber criminals.

The Market Gap

- The traditional enterprise Cyber market has limited appetite for insuring their events against cancellation due to Cyber perils.
- Within many Event Cancellation policies, Cyber cover is mostly limited to non-malicious system failure of the insured's own computers.

Our Solution

- Provides coverage for all malicious and/or non-malicious computer system failure, including attacks on third-party infrastructure
- Extends beyond the insured's own computer systems to partner computer systems and any third-party computer systems
- Works alongside traditional [Event Cancellation](#) insurance policies/products
- Includes rapid incident response support and advice

Target Events

- Any event with exposure to malicious or non malicious cyber failure, including:
- Amateur, Collegiate and Professional Sports
 - Music Festivals and Concerts
 - County and State Fairs
 - Tradeshows and Conferences
 - Theatrical and Immersive Experiences

The Value of Event Tech Protect: Product Gap Analysis

Relying on standard event cancellation coverages leaves your client exposed and vulnerable to cyber threats. This is why we have created [Event Tech Protect](#) to provide cover against both malicious and non-malicious cyber incidents.

	Standard Event Cancellation	Standard Computer System Failure	Event Tech Protect
What is the policy designed to cover?	All risks policy which looks to indemnify the insured for their net loss of expenses (plus profit if insured) should the event be necessarily cancelled, abandonment, postponed, relocated, interrupted or curtailed.	Extension, not as a standalone wording. All risks policy is extended to cover the insured's (and sometimes the participant's) computer systems should they fail due to a non-malicious cyber incident.	Standalone wording. All encompassing cyber coverage which includes: ✓ Cyber attack (malicious) ✓ Computer system failure (non-malicious) ✓ Cyber terrorism ✓ Third party infrastructure failure
Are there specific policy exclusions which may apply?	All cyber incidents whether malicious (cyber attack) or non-malicious (computer system failure) are excluded.	<ul style="list-style-type: none"> • Malicious (cyber attack). • Third party infrastructure. • Any party which is not captured within the definition of the insured or participant. 	✓ Cyber war.
In the event of a cyber incident, will there be assistance to get the event back up and running?	No, there is no cover for any cyber incident.	Mitigation costs to avoid a loss payable should the event be impacted by a non-malicious incident are covered, however, there are no specialist cyber services to assist with the process.	✓ Beazley Security are readily available with a team of experts in crisis management, IT forensics, data recovery and ransomware negotiators 24/7.
Do you provide risk management services to prepare for and prevent cyber incidents?	No specific cyber risk management services.	No specific cyber risk management services.	✓ Event Tech Protect gives the policyholder access to Beazley Security which provides bespoke preemptive and adaptive cyber risk management services including personalized action plans, business continuity planning and training and assessments to build our policyholder's cyber resilience.

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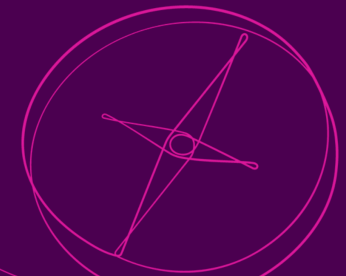


Beazley Security is a wholly owned subsidiary of Beazley plc, providing cyber security services to help client organizations prepare for, defend against, or overcome the effects of a cyber-attack. Beazley Security does not provide insurance products or services, nor does it render legal services or advice. Information you provide to Beazley Security is confidential and is not used to inform the underwriting or claims decisions of any Beazley insurance affiliate. Separate terms and conditions may apply. BZPAC222

myBeazley

Our quote and bind portal.

Event Cancellation on myBeazley



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 our market leading expertise 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 troubleshooting support is available. Registration is required for Event Cancellation even if you have a myBeazley login for other products.

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
- API available for a more direct connection

[beazley](#)

Quote and Bind Process

Automatic

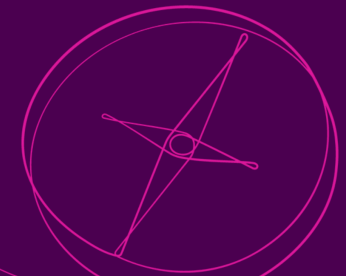
- Indoor Events: limits up to of \$2m
- Outdoor Events: limits up \$500k

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

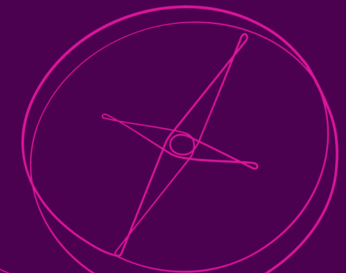
- Immediate response to the claim situation
- Regular communication with insurers, brokers, policyholders, witnesses and third parties
- Securing the property or location to preserve information, evidence and to avoid future losses
- Obtaining data and documents to substantiate the claim
- Verifying 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

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