**Policy summary**

**Your Policy Summary**
This section of the document provides key information about your policy. Please note that this policy summary does not contain the full terms and conditions of this contract. You will need to read the full policy wording in conjunction with your schedule to understand all conditions, limitations and exclusions which apply to the risks we cover in this policy. Should you have any queries in relation to the cover provided, please contact your insurance broker or agent.

### Significant features and benefits

**Standard Cover**
This policy provides cover for your net loss up to the limit stated in the schedule following the necessary and unavoidable cancellation, abandonment, disruption or rescheduling of the event for reasons beyond your control and the control of the participants.

**Automatic Cover Extensions Included**
The following benefits are provided under your policy as standard.

- Adverse weather is covered unless the event is taking place outdoors or in a temporary structure. If the event is outdoors or within a temporary structure adverse weather cover applies if requested and stated in the schedule and attaching endorsements.

- Losses resulting from your failure to vacate the venue at the termination of tenancy.

- National mourning following the death of head of state or member of the Royal Family below the age of 75 years, and such death occurs 7 days prior to the start date of the event or during the period of event.

- Additional costs or charges reasonable and necessarily paid by you to avoid or diminish a loss.

### Cover Extensions Available At An Additional Cost
Covers which are not insured under your policy unless requested and shown in the schedule or endorsements:

- Adverse weather for outdoor events or events in temporary structures

- Terrorism

- Civil commotion

- Communicable diseases

- Non-appearance of individuals, groups or teams

- National mourning for over 75’s

### Significant or unusual exclusions and limitations

- Your failure to make correct and proper arrangements for the successful fulfilment of the event

- Lack of support or sales

- Breach of contract

- Customs seizure resulting from the handling of contraband or illicit trade which is with your knowledge

- Circumstances known to you prior to inception of the policy which could result in cancellation of the event

- Financial failure of any venture

- War, civil war whether actual or threatened

- Nuclear risks and chemical and biological weapons