

# 5 things you ought to know about protecting your events

## 1 What uncertainties do you face?



### Non Appearance

Due to illness, death, an accident or travel delay, the artiste is unable to perform.



### National Mourning

Period of national mourning following the death of a country's leader or person of significance.



### Terrorist Attacks

Terrorist attacks or threats in the vicinity of the venue close to the event dates.



### Communicable Disease

Outbreak or threat of outbreak warranting closure of the venue by the authorities.



### Adverse Weather

Extreme weather conditions such as wind, lightning and rain may render a venue inaccessible or pose a threat to safety of those attending.



### Other Perils

Strikes, political violence, a government issued travel advisory or fire damage to the event venue.



### Natural Catastrophes

Earthquakes, volcanic ash, typhoon, snow storm and floods may:

- thwart travel plans of participants, speakers or performing artists;
- cause ingress/egress difficulties; or
- lead to venue closure.



### Liabilities

Participants, spectators or audience injured as a result of an accident during the event, including food poisoning, collapsing stage or props, fire, terrorist attacks.



## 2 What can be insured?

**Gross Revenue** - revenue from ticket sales, participation fees, sponsorship revenue and advertising revenue.

**Costs and Expenses** - irrecoverable costs and expenses that have been incurred.

**Additional Expenses** - costs and expenses incurred to reduce or prevent a cancellation, interruption or postponement that appears likely to occur.

**Extra Expenses** incurred if tickets need to be refunded or due to failure to vacate the venue on time.

**Public Relations Expenses** - fees paid to a public relations firm for event branding protection consequent upon a cancellation or abandonment.

**Loss** of your money at the event location or while in transit to and from the bank.

**Damage** to property at the event location.

**Liability** for injury to participants, attendees, audience or other third parties, including liability for physical damage to others' property.



## 3 Who can be insured?

Promoters

Event organisers

Stakeholders

Sponsors

Food and Beverage companies

Broadcasters

Investors

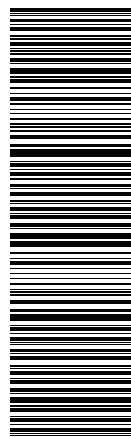
Anyone with a financial interest in the events

## 4 What does Chubb offer?

### EVENT INSURANCE

#### PROTECTION FOR:

- ★ Financial losses arising from cancellation, interruption or postponement
- ★ Damage to property and loss of money
- ★ Third party liability for bodily injury and property damage claims
- ★ Personal accident cover for participants, audience and volunteers



Contact a Chubb broker or agent to find out more.



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## 5 What events do we insure?

