

# Products

# Terms

# Target Markets

## Event Cancellation & Non-Appearance

- Event Cancellation**
- Cancellation, Abandonment, Interruption, Curtailment, Postponement & Relocation
  - “All Cause” – Examples of loss events include fire, flood, power failure, snowstorm, severe adverse weather, earthquake
  - Some additional coverage add-ons: communicable disease, terrorism (act or threat), war, etc.
  - On-line broker access portal – quote to bind document generation. [BeazleyAccess.com](http://BeazleyAccess.com)
- Non-Appearance**
- Death, Accident, Illness or Travel Delay of key speaker, performer
  - Death, Disablement and Disgrace for celebrities in promotional or advertising campaigns
  - Catastrophic non-appearance

USD 50m E.C.  
USD 7.5m N.A.

Up to 3 year policy terms

Ascertained net loss indemnity based on Expenses or Revenues

First year events, Expenses only (can include Fixed Revenues)

Non-Admitted

Event Locations - Worldwide

- Concert Promoters
- Event Organizers
- Band Managers
- Fairs/Festivals
- Sporting Event and Sporting Venues
- Tradeshows, Conferences and Exhibitions
- Theater
- Media Companies
- Sponsors
- Advertisers
- Advertising Promotion Agencies

## Weather Guard

- Perils: Snow, Temperature, Rain**
- Pluvious Cover (Event Weather)**
- Pre-determined weather triggers lead to losses at an event such as a fair, festival or concert
- Sales Promotions**
- Creates distinct marketing campaigns linked to weather, support sales targets and differentiate from competitors
- Income Stabilization**
- Uses the occurrence of a lack of weather events to normalize operating revenues
- Cost Containment**
- Uses the occurrence of an excess number of weather events or to normalize operating expenses
- Online micro site - [BeazleyWeatherGuard.com](http://BeazleyWeatherGuard.com)

USD 5m

Up to 12 month policy term

Agreed value or Ascertained net loss indemnity available

Admitted coverage offered through WKF&C

Non-Admitted covered offered through Beazley

Utilize a weather database with over 5,500 weather stations

- Concert Promoters
- Event Organizers
- Band Managers
- Fairs/Festivals
- Sporting Event and Sporting Venues
- Commercial Shoots
- Snow Contractors
- Golf Courses
- Hotels, Restaurants
- Retail (Jewelers, Electronics, Auto)
- Municipalities

## Prize/Promotions & Over Redemption

- Games of Skill**
- Hole-in-one, half-court basketball attempts, etc.
- Games of Chance**
- Lottery and other mathematical games
- Over Redemption**
- Insurance protection promotions that end up with higher success rates of activation than reasonably anticipated and budgeted for

USD 5m

Up to 24 month policy term

Indemnity

Non-Admitted

- Advertisers and Advertising Agencies
- Sponsors
- Sporting Events
- Charity Events
- Game Shows
- Retail Promotions
- Brand Manufacturers
- Radio Stations