



EVENT CANCELLATION PROSPECTUS

INTRODUCTION

Be it major sporting events, trade shows, award shows or the state fair, HDFC ERGO makes sure /that if the show can't go on, you are protected. Adverse incidents like Accidents, Natural Perils, Non-appearance of key speakers, unavoidable travel delays or damage to the venue can all have the potential to ruin a planned event by forcing the event to be cancelled, postponed or abandoned. There could be physical loss or damage to the insured property including stage setting, sound and lighting instruments, and such other equipment, there could be death or illness of the Insured preventing him from appearing in the Insured event. When an event cannot take place as planned, the organizers often have to write off costs incurred up to the point of cancellation, including deposits, advertising and printing costs, booking fees and catering. Additional expenses could be incurred if the event has to be re-organized or relocated.

ELIGIBILITY CRITERIA

This product can be offered to-

Organizers and sponsors of

- Trade shows
- Conventions
- Exhibitions
- Concerts
- Event Management Companies,
- Sports Associations
- And other bodies engaged in staging of events.

Policy Features

This policy will pay, up to the sum insured shown in the schedule, any irrecoverable costs or expenses (less any income the insured have received from any source in connection with the staging of the event) which have been or will be incurred by the insured in connection with the event, following:

- cancellation,
- abandonment,
- interruption,
- postponement,
- curtailment,
- relocation,



due to any cause beyond the control of the Insured subject to the terms and conditions as stated in the Policy. The policy can be issued to an individual event, a tour with numerous individual events, or on an annual basis where each event is declared separately. The insurance must be purchased a reasonable time before the event is scheduled to take place.

WHAT IS COVERED

- Cancellation,
- Abandonment, Postponement, Interruption, Curtailment or Relocation
- Death of any Insured
- Accident Illness of any Insured Person
- Unavoidable Travel Delay
- Venue Damage
- National Mourning
- Other Perils specifically stated

WHAT IS NOT COVERED

Some of the Key exclusions are as follows. For a detailed list please refer to the Policy Wordings

1. Illegal possession or illicit taking of drugs and their effects
2. Any contractual dispute or breach by the Assured or any Insured Person
3. Any fraud, misrepresentation or concealment by the Assured or any Insured Person
4. Actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority
5. Civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order
6. The operation of any statute or law providing for compulsory national service
7. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear waste from the combustion of nuclear fuel
8. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
9. Nuclear reaction, nuclear radiation or radioactive contamination No Return of Premium: the premium being prepaid and this Insurance noncancellable there can be no return of premium unless otherwise stated in the Schedule

CANCELLATION

For Retail Customers: The Insured can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established



fraud, by giving minimum notice of 7 days to the Insured. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

For Commercial customers: This insurance is non-cancellable and there can be no return of premium unless otherwise stated in the schedule.

CLAIM PROCEDURE

It is a condition precedent to the liability of the Underwriters that in the event of any happening or circumstance which could give rise to a claim under this Insurance, the Assured shall:

- 1) as a matter of urgency give notice by the most expeditious means of the happening of any circumstance, to the name(s) designated in the attached Schedule;
- 1.2) confirm the facts in writing as soon as possible, with as much information as available;
- 1.3) make no admission of liability without the prior written consent of the Underwriters;
- 1.4) take all steps to minimise or avoid any loss hereunder;
- 1.5) provide the Underwriters or their appointed representatives with: (i) all necessary assistance in a timely manner, (ii) all information required, (iii) all documentation and records necessary to establish and assess indemnity hereunder and copies or extracts as may be required;
- 1.6) prove the loss to the satisfaction of the Underwriters;
- 1.7) forward immediately to the Underwriters or their representatives any letter, writ or other document received in connection with any claim made under this Insurance.

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Event Cancellation** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Event Cancellation** from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation, policy document will hold.

GRIEVANCES

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Company's Grievance Redressal Officer.

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- **Call Centre** - 022 6158 2020/ 022 6234 6234
- **Emails** – grievance@hdfcergo.com
- **Contact Details for Senior Citizens:** 022 6242 6226
- **Email ID-** seniorcitizen@hdfcergo.com
- Designated Grievance Officer in each branch.
- **Company Website** – www.hdfcergo.com
- **Courier** - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.



If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at:

**The Complaint & Grievance Redressal Cell ,
HDFC ERGO General Insurance Company Limited.
D-301,3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance Management System-
<https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com " [https:// www.hdfcergo.com/customer-care/grievances.html](https://www.hdfcergo.com/customer-care/grievances.html) for detailed grievance redressal procedure.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)
Registered & Corporate Office- 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.
Website – www.hdfcergo.com
Contact number – 022 - 62346234
Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

HDFC ERGO General Insurance



Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.