

Event insurance

Insurance Product Information Document

Company: No Risk, license: 12016958 (NL)
Product: Event insurance – international

NoRisk
a Yellow Hive company

This information document only provides a brief summary of the insurance policy. Our event insurance [terms and conditions](#) describe in detail what is covered and what is not covered.

What is this type of insurance?

An event insurance policy covers the risks associated with organizing an event. This information document only applies to our standard product. If specific agreements have been made about conditions and/or premium, it is not a standard product. In that case, this information document does not apply.



What is insured?

Our event insurance policy consists of different sections. You decide which sections you want to insure. The selected sections are stated on your policy schedule.

✓ **Option: Cancellation:**

If you have to cancel, postpone, interrupt, reschedule, relocate or curtail an event due to unforeseen circumstances, the incurred costs will be reimbursed.

✓ ○ **Option: Weather conditions**

Cancellation, postponement, etc. due to extreme weather conditions can be insured. You must apply for this cover at least 14 days before the start of the event.

✓ ○ **Option: Non-appearance**

If an event has to be cancelled, postponed, etc. because a key individual cannot attend the event, you will be reimbursed.

✓ **Option: Loss of revenues**

The expected profit that you miss out on if your event has to be cancelled, postponed, etc. will be reimbursed.

✓ **Option: Liability**

Does your company cause damage to property or people and are you held liable for this? Then you are insured.

✓ **Option: Equipment**

Damage to equipment and theft of equipment is insured. Both during the event and during transport to and from the event.

✓ **Option: Personal accidents**

If an accident occurs during the event that causes an employee or volunteer to die, become permanently disabled or require medical treatment, that person will receive compensation.

✓ **Option: Cash money**

If cash has been stolen or lost, or if you have received counterfeit banknotes, the costs are covered.



What is not insured?

- ✗ Financial and organizational problems, insufficient interest and lack of permits.
- ✗ Inherent defects and wear and tear of equipment.
- ✗ Communicable diseases.
- ✗ Terrorism.
- ✗ Employers' liability.
- ✗ Loss caused by motor vehicles.
- ✗ Loss resulting from cybercrime or cyber incidents.
- ✗ Wilful misconduct and recklessness.



Are there any restrictions on cover?

- ! A deductible applies to some sections.
- ! Risky events, e.g. involving dangerous sports, are not always covered.
- ! Non-appearance: There is no cover if the insured person was already being treated for the disease or condition by a doctor/specialist before the insurance policy was purchased.
- ! We may require you to take (additional) preventative measures. The damage will not be reimbursed if you have failed to take these preventative measures, and our interests have been harmed as a result.



Where am I covered?

This insurance policy applies to events worldwide, excluding the United States and Canada.



What are my obligations?

When you apply for the insurance policy, you must answer our questions honestly. You must do as much as possible to prevent and limit damage. Report losses as soon as possible, and notify us of any changes in your situation as soon as possible.

If the sum insured exceeds € 100.000 for Cancellation, you must send us the budget before the start of the event.



When and how do I pay?

The premium must be paid within 14 days of receipt of the invoice. The premium must always be paid before the start of the event. (So if the event takes place within 14 days, you will have to pay the premium earlier.) You are obliged to pay the premium after receiving the invoice. If you do not pay on time, your event will not be insured, but you will still have to pay the premium afterwards.



When does the cover start and end?

Coverage starts at the time of payment, and ends one month after the event ends.



How do I cancel the contract?

This insurance policy is valid for a fixed period, and therefore cannot be cancelled.

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View this information document [online here](#).

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