

## EVENT CANCELLATION INSURANCE POLICY

### CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

**This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.**

SI No	Title	Description  (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Event Cancellation Insurance Policy	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0005V01201112	Not applicable
3	Structure	<ul style="list-style-type: none"> <li>• <b>Indemnity</b></li> </ul> <p><b>Section I – Cancellation and Abandonment</b></p> <p><b>Section II – Legal Liability</b></p>	<p>Section I</p> <p>Section II</p>
4	Interests Insured	The policy covers the loss or damage to Insured's Assets proposed for Insurance caused by the Event mentioned in the policy schedule	Preamble
5	Sum Insured	Sum Insured - << Total Sum Insured as opted >>	Section: Definitions – Point no. 9
6	Policy Coverage	<p><b>Section I – Cancellation and Abandonment</b></p> <p>We will pay</p> <p>(a) Your Ascertained Net Loss should any Insured Event(s) specified in the Schedule be necessarily Cancelled, Abandoned, Postponed, Interrupted or Relocated, in whole or part, which necessary Cancellation, Abandonment, Postponement, Interruption or Relocation is the sole and direct result of any cause not otherwise excluded which occurs during the Period of Insurance and is entirely beyond Your control, or the control of Your employees or agents or the event organizer,</p>	<p>Section I</p> <p>Cancellation and Abandonment: What we Cover</p>

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		<p>sponsors or financial supporters</p> <p>(b) All reasonable and necessary additional expenses incurred by You to avoid or reduce a loss under this section provided such expenses do not exceed the amount of loss thereby avoided or reduced.</p> <p>(c) Any claim for damages for which You are legally liable under contract to pay for failing to vacate the Venue at the termination date agreed with the owners or management of the venue location ,as a sole and direct result of a cause not otherwise excluded which occurs during the period of the Insured Event ,which is entirely beyond Your control or the control of Your employees or agents or the event organizer, sponsors or financial supporters.</p> <p><b>Section II – Legal Liability</b></p> <p>We will pay You</p> <p>(a) the amount which you shall become legally liable to pay as compensation in respect of claims made against you for Third Party bodily injury or damage to Property arising out of accidents occurring during the Period of Insurance in the course of and at the Insured Event for which indemnity is provided by this insurance</p> <p>(b) Your Defence Costs incurred in any civil proceedings alleging breach of an employer’s statutory duty resulting in bodily injury which may lead to a claim covered under this Section.</p> <p>(c) Your Defence Costs incurred with Our prior written consent to defend criminal action against You for any breach of statute or regulation directly relating to any actual or potential claim covered under this section.</p> <p>In no event, We will be liable for more than the Sum Insured pertaining to this Section and the defence costs as referred to in (b) and (c) will form part of and will not be in addition to the Sum Insured for this Section.</p>	<p>Section II Legal Liability: What we Cover</p>
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		Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy	
<b>7</b>	Add-on Cover	<p>Extensions and Clauses</p> <p><b>1. Adverse Weather for outdoor events (in open or in a temporary structure)</b>          “In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from adverse weather in respect of outdoor events consequent upon which Exclusion (l) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”</p> <p><b>2. Non-appearance of the key performer, speaker, player, team, performing group etc.</b>          “In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from non-appearance of the key performer, speaker, team, player, performing groups, participants, exhibitors or guests consequent upon which Exclusion (v) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”</p> <p><b>3. Non-availability of Site/Venue for the Event due to operation of Fire, Lightning, Earthquake, Flood, Inundation, Storm,</b></p>	Clause Wordings

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**Cyclone, Tempest, Hurricane Typhoon and Tornado**

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from unavailability of venue/site for the event due to operation of Fire / Lightning / Earthquake / Flood / Inundation / Storm, Cyclone / Tempest / Hurricane / Typhoon and Tornado”

**4. Cancellation arising out of Pandemic**

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Pandemic and/or any other contagious disease or the threat or fear thereof(whether actual or perceived) consequent upon which Exclusion(h) pertaining to Section I(Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”

**5. Cancellation arising out of Severe Acute Respiratory Syndrome(SARS) and/or Atypical Pneumonia and/or any other contagious disease**

“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Severe Acute Respiratory Syndrome (SARS)

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		<p>and/or Atypical Pneumonia and/or any other contagious disease or the threat or fear thereof (whether actual or perceived) consequent upon which Exclusion (i) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”</p> <p><b>6. Terrorism</b></p> <p>“In consideration of payment of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything contained contrary in the Policy, the Insurer shall indemnify the Insured any loss directly or indirectly arising out of, contributed to by, or resulting from Terrorism consequent upon which Exclusion (c) pertaining to Section I (Cancellation and Abandonment) contained in the Policy shall be deleted as far as applicable.”</p>	
8	Loss Participation	Deductible - << As mentioned in policy schedule >>	Section: Definitions – Deductible
9	Exclusions	<p><b>Section I: Cancellation and Abandonment:</b></p> <p>We will not pay for the loss/damage directly or indirectly arising out of, contributed to by, or resulting from:</p> <p>(a) any contractual breach by You.</p> <p>(b) non-availability of the Venue as a result of any work being carried out there by contractors making it unusable in whole or in part (other than as a result of an emergency occurring after the inception of this Policy).</p> <p>(c) any act of Terrorism including any threat or fear of an act of terrorism (whether actual or perceived).</p>	Section I Cancellation and Abandonment: What we Exclude

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[Note: This insurance also excludes loss directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism].

If We allege that by reason of this exclusion any loss is not covered by this insurance, the burden of proving the contrary shall be upon You.

(d) national, or religious mourning, whether declared or not, unless the death or the funeral occurs in the same country in which the Insured Event is scheduled to take place and the date of such death or funeral coincides with the date of the insured event.

(e) any failure, withdrawal or inadequacy of necessary finance, any financial failure of or financial default by anyone.

(f) lack of or inadequate receipts or sales; inadequate, withdrawal of or no response or support from anyone; lack of or inadequate attendance or insufficient interest prior to attendance.

(g) industrial action or labour disputes whether actual or threatened.

(h) Pandemic

(i) Severe Acute Respiratory Syndrome (SARS) and /or Atypical Pneumonia and /or any other contagious disease or the threat or fear thereof (whether actual or perceived).

If We allege that by reason of exclusions (h) and (i), any loss is not covered by this insurance, the burden of proving the contrary shall be upon You.

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(j) Your lack of care, diligence or prudent behavior, the result of which would increase the risk, and/or likelihood of a loss, hereunder.

(k) alterations to or variance of the insured event without Our prior written approval.

(l) adverse weather in respect of any outdoor event or Insured Event held under canvas or in a temporary structure unless agreed explicitly in writing by Us.

(m) expenses which have not been declared to and agreed by Us.

(n) Your failure to:

(i) observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction.

(ii) make all necessary arrangements for the successful fulfillment of the insured event(s) (which for the avoidance of doubt shall include, but not to be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.

(iii) ensure that all necessary contractual arrangements were made and that all necessary authorizations, (which for the avoidance of doubt shall include, but not to be limited to, the obtaining of licenses, permits, Visas, copyright and patents) be obtained in a timely manner and valid for the Period of the Insured Event(s)

(o) fine/penalty imposed by the statutory authority/civic authority for breach/noncompliance of any statutory requirement by You.

(p) any fraud, misrepresentation or concealment by You.

(q) actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution,

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insurrection, military or usurped power ,confiscation ,nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

(r)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.

(s)any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the Insured Event(s) is to be held.

(t) (i) ionizing radiations or contamination by Radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,

(ii)the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

(u)pollution or contamination unless it is discovered during the Period of Insurance and is a direct cause of a loss under this policy.

(v)non-appearance of the key performer, speaker, player, team, performing group etc.

(w)the insured perils covered under the Policy provided Our liability does not exceed 5% of Sum Insured under this Section or Rs 10,000/- whichever is higher in respect of each and every loss.

### **Section II : Legal Liability**

We will not pay any costs in respect of any actual or alleged liability arising directly or indirectly out of:

(a)loss of or damage to property owned by you;

Section II  
Legal Liability:  
What we Cover



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(b) damage to property in your care custody or control or the custody of any person under contract of service with you, other than buildings ,machinery, plant, fixtures and fittings for which You are legally liable while at the Insured Event.

(c)transmission of any communicable disease.

(d)bodily injury or illness arising out of or directly or indirectly contributed to by Human Immune Deficiency Virus(HIV),Acquired Immune Deficiency Syndrome(AIDS),AIDS Related Complex(ARC) or any related virus, complex or syndrome or any sexually transmitted disease;

(e)goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by You other than food and drink supplied in the course of the insured event and then only up to the Sum Insured stated in the Schedule.

(f)the ownership, occupation, possession or use of any aircraft, watercraft, vessel, mechanically Propelled vehicle, mechanical driven ride, animal or building not situate at the premises shown in the Schedule.

(g)any contract unless You would have been liable by law if the contract had not existed;

(h)wrongful specification or professional advice by you where rendered to a third party for a fee.

(i)circumstances of which You were aware or ought objectively to have been aware before the period of insurance.

(j)the erection, installation or dismantling of any structure that exceeds five metres in height unless agreed by Us with regard to your liability to any employee.

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|  |  | <p>(k) pollution or contamination unless You can prove that:</p> <ul style="list-style-type: none"> <li>(i) the pollution or contamination is caused by a sudden, identifiable, unintended and unexpected discharge immediately following an accident occurring during the period of insurance; and</li> <li>(ii) the accident is discovered by You within 72 hours after the start of the accident and reported to Us in writing no more than 30 days later; and</li> <li>(iii) the accident did not result from Your intentional and willful violation of any statute rule, ordinance or regulation.</li> </ul> <p>(l) any act or omission You, or any Employee or agent of Yours, deliberately or recklessly commit, condone or ignore.</p> <p>(m) death or bodily injury resulting from the use or application of any treatment, therapy or cosmetic.</p> <p>(n) any actual or alleged sexual molestation, corporal punishment, physical or mental abuse, assault or battery or any act or omission in respect of the prevention or suppression of such sexual molestation, corporal punishment, physical or mental abuse, assault or battery.</p> <p>(o) a refusal or failure to employ, promote or fairly compensate any person, or from supervision or failure to supervise, coercion, reassignment, discipline, defamation, harassment, intimidation, creation of a hostile work environment, humiliation or discrimination of any person.</p> <p>(p) any act, error or omission in respect of the provision of Employee benefits of any kind by You.</p> <p>(q) the ownership, possession or use of any Inflatable play equipment including but not limited to bouncy castles, slides or rides.</p> |  |
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		<p>(r)any act of Terrorism This insurance also excludes loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppression in any way relating to any act of Terrorism. If We allege that by reason of this exclusion any loss is not covered by this insurance or a reduced limit of cover applies under the employers' liability cover the burden of proving the contrary shall be upon You.</p> <p>(s) any Workers Compensation or similar legislation.</p> <p>(t) transmission of a computer virus.</p> <p>(u) the ownership, possession or use of fireworks or sparklers.</p> <p>(v)any amount which You are legally liable to pay following any judgement or award given or made outside the courts of the country shown in the Schedule. This exclusion also applies to the enforcement of any such award or judgement in any of the courts of such countries.</p> <p>(w) fines, penalties or punitive or exemplary damages.</p> <p>(x) accidents occurring during the Period of Insurance in the course of and at the Insured Event for which indemnity is provided by this insurance if Our liability does not exceed 0.5% of the indemnity limit selected by You for this Section or Rs 5000/- whichever is higher in respect of each and every loss.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable

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11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p><b>Sample Claim Calculation -</b></p> <p>The calculation / assessment for this insurance varies upon the type of event insured and Terms &amp; Conditions of the policy.</p>	Section I Section II
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• <b>Toll Free Numbers:</b> 1800 200 4030 / 1800 22 4030</li> <li>• <b>Website</b> - <a href="http://www.universalsompo.com">www.universalsompo.com</a></li> <li>• <b>Email</b> - <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>; <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a></li> </ul> <p>• <b>Claim Procedure</b></p> <p><b>Claim Intimation</b></p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p>b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p>c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to &lt;<a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a>&gt;.</p> <p>d) While notifying your claim, please share your</p> <p>1) policy number under which you prefer to lodge your claim,</p>	15. Claims Procedure

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		<p>2) date of loss,</p> <p>3) place of loss,</p> <p>4) cause of loss</p> <p>5) estimate of your loss.</p> <p>6) Details of contact person with mobile no. and e- mail ID.</p> <p>e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.</p> <p>f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p><b>Followed by notification of a claim, insured is expected to follow the following procedures.</b></p> <p>a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <p>b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p>	
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f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.

g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

**Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)**

1. Proof of Event Cancellation: This can be an official cancellation notice from the event organizer or venue.
2. Insurance Policy Document: A copy of your insurance policy that covers event cancellations.
3. Proof of Payment: Receipts, invoices, or bank statements showing payment for the event and any related expenses.
4. Communication Records: Emails, letters, or messages related to the cancellation.
5. Reason for Cancellation: Documentation explaining why the event was canceled, such as a letter from the organizer or a news article.
6. Proof of Expenses: Any costs incurred due to the cancellation, like travel or accommodation expenses.
7. Claim Form: Completed insurance claim form, if applicable

• **Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)**

- The Surveyor shall be appointed with 24 hours from the intimation.
- The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.
- The Surveyor shall share its reminders

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		<p>emails/letter after 05 days from the date of last mail in case the documents has not been submitted.</p> <ul style="list-style-type: none"> <li>➤ The Insurance Company to obtain survey report within 15 days from the date of appointment.</li> <li>➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</li> </ul> <p>• <b>Escalation Matrix</b></p> <p>Level 1 - <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a>  Level 2 - <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  Level 3 - <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p>	
13	Grievance Redressal and Policyholders Protection	<p><b>Grievances</b>  If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <ul style="list-style-type: none"> <li>➤ <b>Step 1</b> <ul style="list-style-type: none"> <li>a. <b>Contact Us</b> 1-800-224030/1-800-2004030</li> <li>b. <b>E-mail Address:</b> <a href="mailto:Contactus@universalsompo.com">Contactus@universalsompo.com</a></li> <li>c. <b>Write to us Customer Service Universal Sampo General Insurance Company Limited</b>  Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</li> <li>d. <b>Senior Citizen Number:</b> 1800 267 4030</li> </ul> </li> <li>➤ <b>Step 2</b>  If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.  Email Us- <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a>  Drop in Your concern  Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</li> </ul> <p>Visit Branch Grievance Redressal Officer (GRO)</p>	Grievances

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	<p>Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> <li>• We will acknowledge receipt of your concern immediately</li> <li>• Within 2 weeks of receiving your grievance, we will respond to you with the best solution.</li> <li>• We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response</li> </ul> <p>➤ <b>Step 3:</b> In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer <b>Universal Sampo General Insurance Company Limited</b> Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 Email : <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p> <p>For updated details of grievance officer, kindly refer the link <a href="https://www.universalsompo.com/resource-grievance-redressal">https://www.universalsompo.com/resource-grievance-redressal</a></p> <p>➤ <b>Step 4.</b></p> <p><b>Bima Bharosa Portal link :</b> <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><b>Insurance Ombudsman</b> You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.gicouncil.in/">https://www.gicouncil.in/</a>, the Consumer Education Website of the IRDAI at <a href="http://www.policyholder.gov.in">http://www.policyholder.gov.in</a>, or from any of Our Offices.</p> <p><b>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:</b> <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p>	
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<p><b>Note: Grievance may also be lodged at IRDAI</b>  <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p><u>Below are the contact details:</u></p>	
Office Details	Jurisdiction of Office (Union Territory, District)
<p><b>AHMEDABAD</b>  Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.  Tel.: 079 - 25501201/02/05/06  Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Gujarat,  Dadra &amp; Nagar Haveli,  Daman and Diu.</p>
<p><b>BENGALURU</b> -  Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078.  Tel.: 080 - 26652048 / 26652049  Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Karnataka</p>
<p><b>BHOPAL</b>  Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011.  Tel.: 0755 - 2769201 / 2769202  Email: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh  Chattisgarh.</p>

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		<p><b>BHUBANESHWAR</b>  Office of the Insurance Ombudsman,  62, Forest park,  Bhubaneshwar – 751 009.  Tel.: 0674 - 2596461 /2596455  Fax: 0674 - 2596429  Email:  bimalokpal.bhubaneswar@c  ioins.co.in</p>	<p style="text-align: center;">Odisha</p>		
		<p><b>CHANDIGARH</b>  Office of the Insurance Ombudsman,  S.C.O. No. 101, 102 &amp; 103,  2nd Floor  Batra Building, Sector 17 –  D,  Chandigarh – 160 017  Tel.: 0172 - 4646394 /  2706468  Email:  bimalokpal.chandigarh@cioi  ns.co.in</p>	<p>Punjab,  Haryana(excluding  Gurugram,  Faridabad,  Sonapat and  Bahadurgarh)  Himachal Pradesh,  Union Territories of  Jammu &amp; Kashmir,  Ladakh &amp;  Chandigarh.</p>		
		<p><b>CHENNAI</b>  Office of the Insurance Ombudsman,  Fatima Akhtar Court, 4th  Floor, 453,  Anna Salai, Teynampet,  CHENNAI – 600 018.  Tel.: 044 - 24333668 /  24333678  Email:  bimalokpal.chennai@cioins.  co.in</p>	<p>Tamil Nadu,  PuducherryTown  and  Karaikal (which are  part of  Puducherry).</p>		
		<p><b>DELHI</b>  Office of the Insurance Ombudsman,  2/2 A, Universal Insurance  Building,  Asaf Ali Road,  New Delhi – 110 002.  Tel.: 011 – 23237539  Email:</p>	<p>Delhi &amp; Following  Districts of  Haryana -  Gurugram,  Faridabad,  Sonapat &amp;  Bahadurgarh</p>		

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		bimalokpal.delhi@cioins.co.in			
		<p><b>GUWAHATI</b>  Office of the Insurance Ombudsman,  Jeevan Nivesh, 5th Floor,  Nr. Panbazar over bridge,  S.S. Road,  Guwahati –  781001(ASSAM).  Tel.: 0361 - 2632204 /  2602205  Email:  bimalokpal.guwahati@cioins.co.in</p>	<p>Assam,  Meghalaya,  Manipur,  Mizoram,  Arunachal Pradesh,  Nagaland and  Tripura.</p>		
		<p><b>HYDERABAD</b>  Office of the Insurance Ombudsman,  6-2-46, 1st floor, "Moin Court",  Lane Opp. Saleem Function Palace,  A. C. Guards, Lakdi-Ka-Pool,  Hyderabad - 500 004.  Tel.: 040 – 23312122  Email:  bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh,  Telangana,  Yanam and part of  Union Territory of  Puducherry.</p>		
		<p><b>JAIPUR</b>  Office of the Insurance Ombudsman,  Jeevan Nidhi – II Bldg., Gr. Floor,  Bhawani Singh Marg,  Jaipur - 302 005.  Tel.: 0141 –  2740363/2740798  Email:  bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>		

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		<p><b>ERNAKULAM</b> Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>		
		<p><b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>		
		<p><b>LUCKNOW</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar,</p>		

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			<p>Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins. co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>		
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co .in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanag ar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha,</p>		

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			Hathras, Kanshiramnagar, Saharanpur.	
		PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co .in	Bihar, Jharkhand.	
		PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co. in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	
<b>14</b>	Obligations of prospective Policyholder / Customer	<p><b>1. Due Diligence</b> You shall at all times do and concur in doing all things necessary to avoid or diminish a loss covered under this Insurance</p> <p><b>2. Compliance with Terms</b> You shall observe and fulfil the terms and conditions contained herein or endorsed hereon.</p>		Section: General Conditions

## EVENT CANCELLATION INSURANCE POLICY

		<p><b>3. Maintenance of Records</b> You shall maintain adequate records in connection with the subject matter insured hereunder.</p> <p><b>4. Condition for Legal Action</b> No suit shall be brought upon this Insurance unless You have complied with all the provisions of this insurance and have commenced suit within twelve months after the loss occurs.</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> <li>1.Premium - Whether the premium has been paid on or before Risk Start Date</li> <li>2.Period – Whether the insurance is in force as on date of loss.</li> <li>3.Peril – Whether the cause of loss is covered.</li> <li>4.Property- Whether the property said to be affected is insured.</li> <li>5.Place - Whether the location is covered under the policy,</li> <li>6.Person - Whether the claimant has insurable interest</li> </ol> <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations</p>	
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Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

## EVENT CANCELLATION INSURANCE POLICY

Date: \_\_\_\_\_ (Signature of the Policyholder)

**Note:**

- i. **Website:** [www.universalsompo.com](http://www.universalsompo.com)
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.