

## Conference and Exhibition Insurance



Often events that aren't planned have more impact than those that are

## Conference and exhibition insurance scheme

Aon Risk Services Australia Limited  
ABN 17 000 434 720  
AFSL 241141



Underwritten by

Endorsed by

## About the policy

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### Section 1: Cancellation/abandonment

This section will protect the policyholder in the event of cancellation, abandonment, postponement, curtailment or relocation of the event due to any cause beyond their control. Perils insured include airline/transport/haulage etc. strikes, non-appearance of guest speakers, damage to or double booking of the venue, and any other cause not excluded. The principal policy exclusions are lack of interest, lack of financial support/financial default, war, terrorism, some communicable diseases and claims arising from 'known developments'. Terrorism in Australia is covered as the purchase of this policy facilitates access to the federal government scheme in this regard.

This is designed to enable non-refundable expenses to be met, refunds to delegates, sponsors and exhibition standholders as well as the reimbursement of any loss of profits.

### Shortfall of delegates/attendance

As well as providing protection for the total loss of an event, the policy will also automatically indemnify the policyholder in situations where there is a shortfall in the number of people attending the event due to any outside cause. The most likely scenarios which may give rise to a claim under this extension are, in the case of conferences, airline strikes and non-appearance of guest speakers, in the case of exhibitions, localised public transport strikes.

### Weather

Cover can be provided should adverse weather conditions of any description lead directly to a financial loss in connection with the staging of an outdoor event.

*Section 1 of the policy takes effect from the date that coverage is arranged (we recommend lead time of at least eight months, if practical).*

## Automatic extensions to the policy

### Provided Section 1 is selected, the policy will provide for:

- Failure to vacate – should penalty charges be imposed by the venue because of a failure to vacate the premises on time, the policy will indemnify the policyholder up to \$100,000 any one loss.
- Emergency accommodation expenses – if at any time during or immediately after the event, your delegates/guests become stranded due to airline strike, engine breakdown, coach breakdown, error in departure times etc. the policy will reimburse emergency accommodation expenses incurred up to \$20,000 any one loss (net of any contribution by the airline/coach operator etc).
- Additional expenses – the policy will pay all reasonable additional expenses, up to the full shortfall/cancellation sum insured selected, in order to take any action necessary to salvage the event (e.g. alternative venue hire, emergency arrangements for replacement guest speakers, emergency bus/coach hire, etc).

### Section 2: Physical loss or damage

Not many people realise that where goods are hired in order to stage an event, most often the hirer is responsible for any and all loss or damage. This section will provide protection for such goods, or alternatively goods which are actually owned by the policyholder, not only at the venue, but also during transit to and from the venue. Please note that certain property is excluded, such as jewellery, furs and precious stones.

### Section 3: Public & products liability

This section provides protection for the policyholder's legal liability to any member of the public (including delegates and attendees) in the event of personal injury or property damage. The coverage includes automatic protection for:

- a) slip and fall claims
- b) damage caused to the venue
- c) third party property within your legal control (e.g. exhibitors goods), where loss or damage arises out of the policyholder's negligence up to \$100,000 any one loss.

### Section 4: Money

This section will provide for protection in respect of loss of gate takings, petty cash, registration monies etc. at the event, but not whilst left unattended unless contained within a cash register or securely locked away.

*Please contact Aon Risk Services for clarification on any matter.*

## Important Notices

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*Please read the following information carefully.*

### Your duty of disclosure

Before you enter into a contract of general insurance with an Insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matter:

- that diminishes the risk to be undertaken by the Insurer
- that is of common knowledge;
- that your Insurer knows, or, in the ordinary course of his business ought to know; and
- as to which compliance with your duty is waived by the Insurer.

### Non-disclosure

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

### Co-insurance

This Contract of Insurance contains average provisions. It is most important that the sum insured you select under Section 1a of the policy represents your full expenditure and net profit otherwise you will be under-insured and may be responsible for part of the loss you actually suffer.

**Proposal to insure – Conference/exhibition insurance scheme**

GPO Box 4189, Sydney 2001 | t 02 9253 7000 | f 02 9253 7002

Name of insured

Address

Suburb/city

State

Postcode

Telephone

Email address

Name of event

Name of person responsible

Date(s) of event

Name of venue

Address of venue

Suburb/city

State

Postcode

Type of event

Estimated total expenditure, plus anticipated net profit (if any)

**1a. Shortfall/cancellation etc.**

The sum insured must represent the Total Estimated Expenditure, plus Anticipated Net Profit.

\$

**1b. Weather**

Could any of the activities be affected by inclement weather (i.e. are they being staged outdoors)?

Yes  No

If 'yes' please provide details and nominate your maximum loss should inclement weather occur.

\$

*Important Note: The policy will provide free automatic protection for the following where Section 1 is insured: 'Shortfall of Delegates/Attendance', 'Failure to Vacate' up to \$100,000 any one claim, 'Emergency Accommodation Expenses' up to \$20,000 any one claim, 'Additional Expenses' up to the full Section 1a Sum Insured*

# Conference and Exhibition Insurance

## 2. Physical loss or damage (of equipment owned or hired by the policyholder)

The policy can provide protection up to a limit of \$20,000. Is this sufficient?

Yes  No

If 'no' please insert the limit required.

\$

## 3. Public and products liability

Select limit of indemnity required:

\$10,000,000  \$20,000,000

Higher limit (please specify)

\$

\$

## 4. Money – Limit required?

### 5. General questions

a) Are you aware of any 'known developments' which could give rise to a claim?

Yes  No

If 'yes' please attach full details for consideration.

b) Are there any circumstances relating to previous claims or other material facts that are likely to affect the acceptance of this proposal by underwriters?

Yes  No

If 'yes' please attach full details.

c) Are you a member of Meetings and Events Australia or the Exhibition and Event Association of Australia?

Yes  No

*Note: Email is Aon's preferred method of delivery for quotations. Please ensure that you have provided us with your email address.*

(a) I acknowledge that I have read, understood and agree to comply with my duty of disclosure obligations as set out in the Important Notices.

(b) I acknowledge that if this application is accepted, the insurance cover will be subject to the terms and conditions set out in the Policy Schedule and Policy Wording. [A copy of the Policy Wording will be sent to you on inception of cover. If you would like an advance copy please phone us on (02) 9253 7000].

(c) I declare that the information contained in this application form is true and correct and that I have not suppressed nor misstated any facts.

(d) I acknowledge that Aon values the privacy of personal information and is bound by the Privacy Act 1988 (Clth) when it collects, uses, discloses or handles personal information. Aon collects personal information to offer, promote, provide, manage and administer the many financial services and products that it, and its group of companies, are involved in. Information about Aon's privacy practices is located in the Aon Group Privacy Policy which can be viewed at [www.aon.com.au](http://www.aon.com.au) or a copy can be sent to you, on request. Aon, or any of its group of companies, may also be in touch to let you know about our goods, services or promotions that may be of interest to you and Aon may share your information with other persons or entities who you may reasonably expect to assist us in providing or promoting our services. You may gain access to your personal information, or change your privacy preferences, by contacting our Privacy Officer (contact details provided at the Aon Group Privacy Policy). I consent to the use and disclosure of my personal information for purposes shown in the Aon Group Privacy Policy, and authorise Aon to obtain my personal information from other parties, including those shown in Aon Group Privacy Policy, for any of these purposes.

(e) If I have disclosed personal or sensitive information about any other person, I confirm that I have obtained consent from that person to disclose to you their personal or sensitive information and have made them aware that you will or may provide their information to other third parties, including the insurer for any of these purposes, and for the purposes, which we or the third parties may use the information for, including those outlined in Aon's Privacy Statement. If I have not obtained consent and authorisation from any other person to disclose their personal or sensitive information to you, I will inform you before providing the relevant information.