

# Allianz Event Registration Insurance

## What is Covered

Ticket Cancellation Protection reimburses **you** if **you** are unable to use **your ticket** due to one or more of the following covered reasons.

1. **You** will be attending an **immediate family member's** childbirth at the time the **event** is scheduled to take place as long as the pregnancy occurs after the effective date of coverage.
2. **You** or a **companion** not arriving at the venue due to a delay by the **travel carrier** used for transportation.
3. **Your** death.
4. The death of a **family member** on or within 30 days prior to the **event** date.
5. **You** or **your** spouse are permanently relocated by **your** or **your** spouse's current employer to a location that is at least 100 miles from **your** primary residence.
6. **You** or a **companion**, after having been with the same employer for at least 12 continuous months, are terminated or laid off, through no fault of **your** or a **companion's** own, after the effective date of coverage.
7. **Your** home being made **uninhabitable** by fire, flood, burglary, vandalism, or natural disasters. This benefit applies only for the time that your home is actively undergoing the repair process.
8. Any serious **injury** or any unforeseeable serious **illness** occurring to **you** which results in **you** being unable to attend the **event** for which the **ticket** is purchased. **You** must be examined by a **physician** within 72 hours of the cancellation and the **physician** must advise **you** not to attend the **event**.
9. Any serious **injury** or any unforeseeable serious **illness** occurring to **your immediate family member** that is considered life threatening or requiring hospitalization or which requires **you** to provide primary care to that person. **Your immediate family member** must be examined by a **physician** within 72 hours of the cancellation.
10. **You** being required to serve on a jury or served with a court order or subpoena which requires **your** appearance in court on the day of the **event**, and which prevents **you** from attending the **event**. This covered reason does not apply if **you** are a legal professional acting in the capacity of that profession.
11. **Your** or a **companion's** automobile having a **mechanical breakdown** within 24 hours of the **event** which results in the vehicle being unable to be driven to the **event**.
12. **You**, a **companion**, or an **immediate family member**, who are on **active military duty**, having personal leave status changed, except for disciplinary reasons, which prevents **you** from attending the **event**.
13. **Your** pregnancy, as long as the pregnancy occurs after the effective date of coverage, which can be verified by medical records and **your physician** advises **you** not to attend the **event** for which the **ticket** was purchased.
14. Theft of **your** automobile within 48 hours of the **event** that results in **your** inability to attend the **event**.
15. **You** are unable to attend the **event** because an unforeseeable **urgent home repair** is scheduled to occur within 12 hours of the **event** and **you** are required to be present during the repair.

16. **You** or a **companion** being directly involved in a traffic accident on the day of the **event** that causes damage to **your** or a **companion's** vehicle which creates an immediate need for repair to ensure the safe operation of the vehicle.

17. **You** or a **companion** being directly or indirectly involved in a traffic accident en route to a departure on a **travel carrier** resulting in **you** or **companion** missing transportation to the **event**, provided that the transportation was scheduled to depart no more than 48 hours prior to the **event**, and the **travel carrier** was unable to accommodate **you** or a **companion** on later transportation which would arrive in time to attend the **event**.

### **What the Company will Pay**

The Company will pay the non-refundable **ticket** cost, less any **refunds**, up to the limits specified on **your**

### **GENERAL EXCLUSIONS**

No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. **existing medical conditions;**
2. intentionally self-inflicted harm, suicide or attempted suicide by **you**;
3. normal pregnancy (unless specifically covered), fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy of **you, your companion or your family member**;
4. mental or nervous health disorders, including but not limited to: Alzheimer's, anxiety, dementia, depression, neurosis or psychosis; or physical complications related thereto of **you, your companion or your family member**;
5. alcohol or substance abuse; or conditions or physical complications related thereto of **you, your companion or your family member**;
6. war (whether declared or undeclared), acts of war, military duty (unless specifically covered), civil disorder, or unrest;
7. operating or learning to operate any aircraft as pilot or crew;
8. nuclear reaction, radiation or radioactive contamination;
9. natural disasters (unless specifically covered);
10. **terrorist acts;**
11. **financial default;**
12. **epidemic or pandemic;**
13. pollution or threat of pollutant release;
14. any unlawful acts committed by **you, your companion or your family member**, whether they are insured or not;
15. **you, your companion**:
  - a. making changes to personal plans; or
  - b. having a business or contractual obligation (unless specifically covered).
16. the **event** being cancelled or delayed by the venue or promoter for any reason (including bad weather) unless as covered herein;
17. prohibition or regulation by any government;
18. lost or stolen **tickets** (unless specifically covered); or

19. any expected or foreseeable occurrences.

This plan does not cover **you**:

1. if **you** give incorrect data or facts; or
2. if the loss is not submitted to **us** within 90 days from the date of loss, except as otherwise prohibited by law.