

Protecht/Fanshield Event Registration Insurance

What is Covered

Attendee Live Event Ticket Protection Coverage reimburses You if a Ticketholder is unable to use their Ticket due to one or more of the following Covered Reasons:

- 1.** Any serious Injury or any unforeseen serious Illness occurring to a Ticketholder which results in a Ticketholder being unable to attend the Event for which the Ticket is purchased. The Ticketholder must be examined by a Physician within 72 hours of the claim and the Physician must advise the Ticketholder not to attend the Event.
- 2.** Any serious Injury or any unforeseen serious Illness occurring to a Ticketholder's Family Member which requires the Ticketholder to provide primary care to that person. The Ticketholder's Family Member must be examined by a Physician within 72 hours of the claim.
- 3.** Any serious Injury or any unforeseen serious Illness occurring to a Ticketholder's Family Member that is considered life threatening or requiring hospitalization. The Ticketholder's Family Member must be examined by a Physician within 72 hours of the claim.
- 4.** A Ticketholder's death on or within 30 days prior to the Event.
- 5.** The death of a Ticketholder's Family Member on or within 30 days prior to the Event.
- 6.** A Ticketholder being directly involved in a traffic Accident on the day of the Event, that causes damage to a Ticketholder's vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle.
- 7.** A Mechanical Breakdown of a Ticketholder's vehicle within 48 hours of the Event, resulting in the non-use of the vehicle as transportation to the Event. You must provide proof of the Mechanical Breakdown, such as a tow truck or mechanic's receipt or a police report.
- 8.** A Ticketholder who is on Active Military Duty having personal leave denied, except for disciplinary reasons.
- 9.** A Ticketholder being directly or indirectly involved in a traffic Accident en route to departure on a Common Carrier resulting in the Ticketholder missing transportation to the Event, provided that the transportation was scheduled to depart no more than 48 hours prior to the Event, and the Common Carrier was unable to accommodate the Ticketholder on later transportation which would arrive in time to attend the Event.
- 10.** A Ticketholder not arriving at the venue due to a delay by the Common Carrier used for transportation.
- 11.** Severe weather conditions which result in the Ticketholder's inability to attend the Event. The Ticketholder must be unable to reach the Event by car or Common Carrier. This does not include weather such as heavy snowfall with roads open, ice on roads, or abnormally heavy rain, unless the intervention of authorities is involved. If the Event is cancelled due to weather, the Ticketholder will not qualify for coverage under this peril.

- 12.** Fire, burglary, vandalism or Natural Disaster which causes the Ticketholder's home to be uninhabitable after the Effective Date and before the date of the Event.
- 13.** Fire, burglary, vandalism, flood, or Natural Disaster which causes the Ticketholder's place of work to be unsuitable for normal business practice within 48 hours of the Event and after the Effective Date.
- 14.** A Ticketholder is required to travel for work-related purposes, which would not allow the Ticketholder to attend the Event. To receive benefits, the Ticketholder must provide proof of the conflict that occurred after the Effective Date, in the form of a receipt for travel booked after the Effective Date. Self-employed workers, interns, volunteer workers, or any other unpaid workers do not qualify for coverage under this peril.
- 15.** A Ticketholder's or their Spouse's job is relocated 100 miles or more from the Ticketholder's primary residence. Accepting a new job with another employer is not considered relocation and does not qualify for coverage under this peril.
- 16.** A Ticketholder or their Spouse being laid off or terminated through no action or fault of their own, after at least 3 continuous years of permanent employment with the same employer. The termination must occur after the Effective Date. Self-employed workers, volunteer workers, or any other unpaid workers do not qualify for coverage under this peril.
- 17.** A Ticketholder being required to serve jury duty, or being served with a subpoena or court order requiring attendance in court the day the Event is scheduled, preventing attendance of the Event.

GENERAL EXCLUSIONS

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

- 1.** Pre-Existing Conditions;
- 2.** Intentionally self-inflicted harm, suicide or attempted suicide by a Ticketholder;
- 3.** Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto of a Ticketholder or a Ticketholder's Family Member;
- 4.** Alcohol or substance abuse; or conditions or physical complications related thereto of a Ticketholder or a Ticketholder's Family Member;
- 5.** War (whether declared or undeclared), acts of war, military duty (unless specifically covered), civil disorder, or civil unrest;
- 6.** Nuclear reaction, radiation or radioactive contamination;
- 7.** Terrorism;
- 8.** Financial Default;

9. Epidemic or Pandemic;
10. Pollution or threat of pollutant release;
11. Any unlawful acts committed by a Ticketholder or Family Members, whether they are insured or not;
12. The Event being cancelled by the venue or promoter for any reason (including bad weather), unless covered herein;
13. Prohibition or regulation by any government;
14. Lost or stolen Tickets;
15. Dental treatment, except as a result of an Injury to sound natural teeth;
16. Participation in bodily contact sports, skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; racing by horse, motor vehicle, or motorcycle; bungee cord jumping; deep sea diving; spelunking or caving; heli-skiing; extreme skiing; or rock climbing;
17. Participation as a professional athlete;
18. Participation in any military maneuver or training exercise, police service, or any loss while the Ticketholder is in the service of the armed forces of any country. Orders to active military service for training purposes of 2 months or less will not constitute service in the armed forces;
19. Participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
20. Accidental Injury or sickness when traveling against the advice of a Physician;
21. Participation in civil disorder, riot or a felony; or
22. Any expected or foreseeable events.

This plan does not cover You:

- a. If You give incorrect data or facts; or
- b. If a Proof of Loss is not submitted to Us or our designated Representative within 90 days from the date the Covered Reason first begins, except as specified in the Proof of Loss provision.