



SPECIMEN ONLY

**COMPLETE COVER - 'ADD ON' TO TRAVEL INSURANCE POLICIES
CONFERENCE & EVENT ORGANISERS SCHEDULE**

Policy Number:

Policyholder:

Certificate of Insurance: PPIP(E)

Period of Insurance: 12 months at

Financial Loss: To indemnify the Insured and their Attendees in respect of their net ascertained financial loss sustained arising from the cancellation or curtailment of the declared travel arrangements for the conference or event arising solely from the event of the insolvency of the Key Providers on which such travel depends.

Sum Insured: Up to and not exceeding £2,000 in respect of any one Insured Person and/or Attendee.

Territorial Limits: World-wide

Premium: As per IPP Debit Note

- Special Conditions:**
- 1 Insured accepts confirmation and deposit receipt as basis for cover.
 - 2 This Insurance has been purchased by the Policyholder for and on behalf of the Insured and their Attendees solely for their benefit.

Insurer(s): **A consortium of Association of British Insurers Member companies**

Signed for and on behalf of Panel of Insurers.

Director:



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PASSENGER PROTECTION INSURANCE POLICY

PIIP(E)

This Policy, the Schedule, Confirmation and Receipt and Proposal, shall be read together as one Contract and any word or expression to which a specific meaning has been attached in any part of this Policy or Schedule shall bear such specific meaning wherever it may appear.

Whereas the **policyholder** named in the Schedule hereto (hereinafter called "The Policyholder") has by a Proposal and Declaration and/or any other statement in writing which shall form the basis of the Contract and be deemed to be incorporated herein, applied to the Insurers named in the Schedule (hereinafter called "The Insurers") for the Insurance hereinafter contained and has paid the premium as consideration for such Insurance.

Insurers agree to indemnify the Insured and their invited Attendees subject to the terms and conditions contained herein or endorsed hereon against their net ascertained financial loss sustained or incurred during the Period of Insurance arising solely in the event of the insolvency of the Key Providers.

PROVIDED ALWAYS THAT:

- 1 Insurers liability shall in no case exceed the **sum insured** stated in the Schedule.

WARRANTIES

It is warranted by the Policyholder as a term and condition of this Policy that at inception of this Insurance:

- 1 The Policyholder has truthfully declared all material facts having diligently made all necessary enquiries to establish those facts likely to influence a prudent Underwriter in determining:
 - a whether or not to accept the risk
 - b the premium
 - c any conditions, exclusions and limitations.
- 2 The Policyholder has no knowledge or information of matter, fact or circumstance which is likely to give rise to a loss hereunder.

EXCLUSIONS

The Insurers shall not be liable in respect of any loss directly or indirectly caused by, consequent upon, contributed to, or resulting from any of the following:

- 1 Actual or threatened war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power martial law confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority;
- 2 Civil commotion assuming the proportions of or amounting to a popular rising riot, strike, lockouts, martial law or the act of any lawfully constituted authority
- 3 Any loss which at the time of the happening of such loss is insured or guaranteed by or would but for the existence of the Policy be insured or guaranteed by any other existing Policy, Policies or bond or is capable of recovery pursuant to any other legal rights of the Insured Person.



- 4 Any loss sustained by the Insured where the Confirmation and Receipt or evidence of coverage was effected after the date of insolvency of the Key Providers or any of them.

CONDITIONS

- 1 If the Insured or Attendee shall make any claim knowing the same to be false or fraudulent, the coverage afforded under this insurance shall become null and void and all claims hereunder shall be forfeited.
- 2 In the event of any happening likely to give rise to a claim the Insured person(s) shall:
 - a Give immediate notification (but in no event later than 14 days) to International Passenger Protection Ltd (Claims Office) IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.
 - b Make no admission of liability without the prior written consent of the Insurers.
 - c Prove the loss to the satisfaction of the Insurers.
 - d Assist in the assessment of any claim under this Policy by producing for inspection all books and documents and giving all information and explanations which are reasonably necessary to establish and assess indemnity hereunder.
- 3 Any fraud, misrepresentation, misdescription or non-disclosure in any material particular either in the Proposal on which this Policy is based or in relation to any other matter affecting this Insurance shall render this Policy null and void and all claims hereunder shall be forfeited.
- 4 If the premium in the Schedule is subject to adjustment, the Policyholder shall keep the record necessary to enable the premium to be adjusted on the basis specified in the Schedule and shall at all reasonable times permit the Insurers representatives to examine and verify such records. At the end of each period specified in the Schedule and at the expiry of this Policy the Policyholder shall declare to the Insurers such particulars for premium adjustment and pay any additional premium due.
- 5 Insurers shall be entitled to take over and conduct in the name of the Policyholder or the Insured Person(s) but at its own expense, the defence of any claim or to prosecute for its own benefit, any claim for indemnity or damages.
- 6 This Policy shall be governed by the Laws of England whose Courts shall have jurisdiction in any dispute arising hereunder.
- 7 **Maintenance of Records Clause**
The Policyholder shall maintain adequate records in connection with the subject matter insured and such records will be available to the Insurers upon reasonable notice to the Policyholder.
- 8 No provision or condition of this Policy may be waived or modified except by an endorsement signed by an authorised official on behalf of the Insurers.

DEFINITIONS

Insured Person(s)

Means the organisation named on the Certificate of insurance on whose behalf the travel arrangements for conference or event are organised.

Attendee(s)

Means any person(s) invited by the Insured to attend the conference or event.

Insolvency



Means

- 1 A petition has been presented to the Court for the compulsory winding up of the Key Providers;
 - 2 The Key Provider(s) convenes a meeting of its Creditors informally or otherwise for the purpose of considering an arrangement with such Creditors pursuant to the provisions of Section 588 of the Companies Act 1985 (Insolvency Act 1986) or any statutory modification or re-enactment thereof;
 - 3 A Receiver is appointed over any of the property or assets of the Key Provider(s);
 - 4 The Key Provider(s) stops payment of its debts or is unable to pay its debts within the meaning of Section 518 of the companies Act 1985 or ceases to carry on its business as a result of being unable to pay its debts as they fall due.
- or
- 5 The statutory equivalent to paragraphs (1)-(4) above prevailing in the territory in which the Key Provider is not subject to UK jurisdiction.

Net Ascertained Financial Loss

Means

- 1 **In the event of insolvency of a Key Provider prior to departure**
Any irrecoverable sums paid in advance in respect of the Travel Contract.
- 2 **In the event of insolvency of the Key Provider after departure**
either
 - a Reasonable costs incurred by the Insured, in replacing that part of the Travel Contract to a similar standard as previously included.**or**
 - b Where curtailment of the travel arrangements is unavoidable, the cost of return transport for the Insured and its Attendee, to the destination in the UK to a similar standard as previously included.



The Insurance does not:

- 1 provide any indemnity, where there is a bond or other insurance already in force in respect of a Key Provider notwithstanding that payment thereunder is inadequate to meet the Insured's claim.
- 2 cover any Key Provider who is in insolvent administration under Chapter 11 (or similar under law) at the time of issue of this Certificate.

This insurance only covers the following:

- 1 **Scheduled Airlines and/or Shipping Line** - All monies paid to the Scheduled Airline and/or Shipping Line within 45 days of the scheduled date of departure from the UK.
- 2 **Hotels and/or Conference Centre** -
 - a Deposits up to 10% of the total hotel costs paid in advance to the hotel up to 6 months, before the date of commencement of the conference or event.

and

 - b A further payment of up to 90% of the total hotel costs paid on the date of commencement or within 14 days of the commencement of the conference or event.
- 3 **Destination Management Company** -
 - a Deposits up to 20% of the **total contract** payable to the Destination Management Company paid in advance up to 6 months before the scheduled date of departure from the UK.

and

 - b A further payment of up to 30% of the **total contract** payable to the Destination Management Company on the commencement date of the conference or event.

This insurance expressly does not cover any sums due and payable to a Key Provider retained by the Insured, or any person on its behalf at the end of a conference or event.

Travel Contract

the travel contract for travel arrangements to or from an organised conference or event, organised on behalf of an Insured, which may take place in the UK or elsewhere but which commences in and returns to a destination in the UK. Departures from more than one location to the same conference and event constitute one Travel Contract.

Key Provider

Means a Scheduled Airline or Shipping Line or Hotel or Destination Management Company, which is supplying an essential part of a Travel Contract.