

Conference and Exhibition Insurance



About the Policy

Policy 1: Cancellation

This will protect the policyholder in the event of cancellation, abandonment, postponement or disruption of the event due to any cause beyond the control of the policyholder and the event organisers. Perils insured include airline, transport and haulage strikes, nonappearance of guest speakers, damage to or double-booking of the venue, power failure, and any other cause not excluded. The principal policy exclusions are lack of interest, lack of financial support and/or financial default, war, communicable diseases and claims arising from 'known developments'. Terrorism in Australia is covered subject to the policy terms and conditions.

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

Enforced Reduced 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 nonappearance 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.

The policy takes effect from the date coverage is arranged; we recommend a lead time of at least eight months, if practical.

Policy 2: Public and Products Liability

This policy 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 occurrence

Automatic Extensions to the Policy

Provided Policy 1 is selected, the policy will also provide for the following:

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 for any one loss.

Additional Expenses

The policy will pay all reasonable additional expenses, up to the full 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 or coach hire).

Property

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, even if the equipment is hired from the venue. The policy 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 – up to \$150,000 for any one loss.

Money

This section will provide for protection in respect of loss of gate takings, petty cash and registration monies at the event, but not while left unattended unless contained within a cash register or securely locked away – up to \$150,000 for any one loss.

Important Notices

To ensure proper protection you, the insured, have various duties both before you enter into a new insurance as well as at renewal or whenever your risk changes. Failure to observe these duties could lead to the rejection of an otherwise valid claim.

The Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- Reduces the risk that is insured
- Is of common knowledge
- Your insurer knows or should know as an insurer, or
- The insurer waives compliance with your duty of disclosure

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon client manager.

Non-Disclosure

Before you enter into a contract of insurance, if you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Proposal to Insure – Conference and/or Exhibition Insurance

GPO Box 4189
Sydney 2001
02 9253 7697

Name of Insured			
Address			
Suburb/city	State	Postcode	
Telephone	Email		
Name of event			
Name of person responsible			
Date(s) of event			
Name of venue			
Address of venue			
Suburb/city	State	Postcode	
Estimated total expenditure, plus anticipated net profit (if any)			\$
1a Cancellation			
The sum insured must represent the total estimated expenditure, plus anticipated net profit.			\$
(If your sum insured exceeds \$1,000,000 please email a copy of your budget to philip.sunshine@aon.com)			
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.			\$
1c Nonappearance			
Is a presenter or performer the principal purpose of the event?			Yes No
1d Property Owned or Hired by the Policyholder			
The policy can provide protection up to a limit of \$150,000. Is this sufficient?			Yes No
If 'no' please enter the limit required.			\$
2 Public and Products Liability			
The policy will provide a limit of \$20,000,000			
3 General Questions			
a Are you aware of any 'known developments' which could give rise to a claim? If 'yes' please attach full details for consideration.			Yes No
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? If 'yes' please attach full details.			Yes No
c Have all contractual arrangements (including but not limited to venue hire and contractor agreements) for the successful fulfillment of the event been made and confirmed in writing?			Yes No
d Is your event virtual?			Yes No
e If your event is taking place between 1 November and 30 April, is it taking place north of the Tropic of Capricorn?			Yes No N/A
f Are you a member of Meetings and Events Australia or the Australian Business Events Association?			Yes No
4 If your business is based in New South Wales, for stamp duty purposes, is the annual turnover you generate less than \$2,000,000?			Yes No N/A

Note: Email is Aon's preferred method of delivery for quotations. Please ensure 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 (Cth) 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 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.

Save and email to: philip.sunshine@aon.com

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About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries and sovereignties with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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