



*conference & exhibition*  
**insurance solutions**

underwritten by

beazley

# conference & exhibition insurance

---



public  
liability



event  
cancellation



money



property



reduced  
attendance



non  
appearance



adverse  
weather



terrorism

## Global strength and expertise, local service and support.

H2 Conference & Exhibition Insurance Solutions (H2 CEIS) has specialised in providing insurance to the events industries in Australia and New Zealand since 2007. In 2011 we partnered with Beazley Underwriting to provide a broader, market leading level of cover at more competitive rates. Beazley is a global market leader in providing insurance for the sports, entertainment and conference & trade show industries and is backed by Lloyd's of London, the largest specialty insurance market in the world.

Beazley's team has been underwriting conference and exhibition insurance for more than 20 years, providing expert cover for some of the largest international event organisers for everything from global conferences and tradeshows to local exhibitions and meetings.

## designed for conference and event organisers

Conference & Exhibition insurance from H2 CEIS offers an enhanced level of cover not otherwise available in the Australian market.

The key features have evolved from Beazley's extensive experience in this class and directly address the needs of conference and exhibition organisers.

H2 Conference & Exhibition insurance protects the event budget and/or revenue from losses caused by perils beyond the organiser's control and addresses any uncertainty that can arise when, despite the best efforts of the organisers, it becomes apparent that an event is going to be cancelled or abandoned.

## cover is critical

A natural catastrophe, a man-made event, a freak accident or just an unfortunate set of circumstances can easily lead to:

- an event being cancelled
- a venue being damaged
- a reduction in attendance
- the non-appearance of a key person such as a speaker or performer.
- denial of access to a venue by local authorities

The last few years have witnessed an increasing number of major events causing widespread disruption including severe storms and terrorism threats in Sydney, flooding in Queensland, bushfires in Victoria, South Australia and Western Australia, volcanic ash clouds in Europe, South America and Asia, global airline disasters and labour union disputes. These are just a few examples of the types of perils that can cause disruption or cancellation of even the most well planned events.

## product features and enhancements

In addition to the standard product features such as cover for non-appearance of guest speakers and enforced reduced attendance, H2 Conference & Exhibition insurance includes a number of valuable product enhancements that complement the standard features, including:-

- no sub-limit on cover for failure to vacate the venue
- terrorism cover on a broader basis than provided under the Terrorism Insurance Act, including complimentary cover for acts and threats of terrorism occurring anywhere in Australia & NZ
- return of contracted fees or contracted charges irrespective of whether the Insured is contractually obliged to return the fees
- automatic reinstatement of the policy limit if required
- cover for requisition of the venue
- cancellation due to a declared state of national mourning
- fast and friendly local claims handling service

## free limit increases

H2 Conference & Exhibition insurance also includes innovative free coverage limit increases as standard.

When costs and charges are in excess of the original limit insured Beazley will increase the limit insured by up to 20%. Examples of how this can occur include:

- when expenses are incurred by the organiser to reschedule their event, and despite the organiser's best efforts, the event is still cancelled.
- the additional costs incurred by the organiser in advising those who need to know that their event is cancelled, and the extra expenses incurred by the organiser to market the date and location of their rescheduled event.
- organiser's financial commitments such as a block booking of hotel rooms for delegates, which become the responsibility of the organiser when the event is cancelled.

## experience = value for money

This comprehensive level of cover is available at a price which is significantly less than you might expect. Beazley has been insuring conferences and exhibitions for more than 20 years in the UK, US, Europe, Asia, Middle East and Africa, giving them the experience and knowledge to underwrite insurance for the events industry at a price point lower than our competitors.

During this time Beazley has paid many hundreds of claims resulting from earthquakes, ash clouds, terrorist attacks, tsunamis, floods, power outages, damaged venues and industrial action.

## easy access

Arranging cover for conferences and events through H2 CEIS is quick and easy. Simply request a quote by submitting the quote request form through our website at [www.h2is.com.au/conference](http://www.h2is.com.au/conference) and one of our brokers will provide a quote by return email, usually within 24 hours.

H2 CEIS provides:

- Email delivery of quotes and policy documents
- Fast, professional, friendly service
- Immediate binding of cover by email
- Complimentary claims handling service

PRODUCT COMPARISON		
Benefits	H2 Conference & Exhibition	Next best product
Sub-limited Property extension	✓	✓
Sub-limited Money extension	✓	✗
Free limit increases to cover unforeseen costs & charges	✓	✗
Broad Terrorism options including a free sub-limit and cover for threat of terrorism	✓	✗
No sub-limit for failure to vacate	✓	✗
Enforced Reduced attendance without an Excess	✓	✗
Statutory Liability cover to protect against fines and penalties	✓	✗

The following pages provide an overview of the cover provided by the H2 Conference & Exhibition Insurance package.

## public liability insurance

- includes the following sub-sections

### public liability



**What does it cover?** Personal injury and property damage claims made against the event owner or promoter by a third party where they are found responsible for that injury or property damage.

**Why is it important?** A personal injury claim can run into the millions of dollars and despite your best efforts to maintain a safe environment, accidents can still happen. Even if you are not found responsible for the injury or property damage being claimed against you, the legal cost of defending a Liability claim can easily run into tens or hundreds of thousands of dollars - costs which will be covered by your Liability Insurer acting on your behalf.

**Who should have it:** All parties involved in running the conference or event should have liability insurance, this includes the Owner or Promoter of the event, the Venue, the Conference Organiser/Event Manager, and all Contractors/Service Providers (such as Sound and Lighting contractors and exhibitors).

**Why do all parties need their own Liability Insurance?** If someone suffers an injury or property damage whilst at the event, all parties involved are likely to be dragged into the claim. For example, if a guest trips over an audio cable and hits their head on an exhibitor's booth, their injury claim will probably be against the conference owner or organiser first, even though the negligent party was probably the Audio Contractor who placed the cable.

Your Liability Insurer would defend this claim and subrogate (act on your behalf) against the negligent party to recover claim costs. Without Liability Insurance, even though you were not responsible for the injury, you may still face a long and costly legal fight to defend the claim or subrogate against the negligent party on your own.

#### **But we don't we already have Liability cover for our business?**

If a Conference Organiser or Event Manager has Liability Insurance in place, it is Liability Insurance to cover their Event Management/Organising activities only, it would not normally extend to cover them as an Event Owner or Promoter as this is considered a different insurable risk.

Similarly, the Event Owner or Promoter's Liability Insurance cover's their normal business activities, but would not normally extend to cover conferences and events. (For example, a softdrink company's main business is making, bottling and distributing softdrink, not running conferences, so when they hold a conference, they will require Liability Insurance to cover that event).

### statutory liability extension

**What does it cover?** Fines and Penalties levied against you by a government or statutory body. These Fines and Penalties are being handed out at increasingly frequent rates for non-compliance in many different areas of regulation, from Environmental Law to Occupational Health & Safety (OH&S) and Employment Practices Law.

**Why is it important?** Fines for breaching OH&S regulations can reach as high as \$550,000 and may be levied against you by your state's workplace safety department following investigation into a injury claim occurring at your event.

Liability insurance through H2 Conference & Exhibition Insurance Solutions automatically includes Statutory Liability cover up to a \$1,000,000 limit and higher limits are available if required.

# cancellation insurance

- standard inclusions / sub-sections

## cancellation & abandonment



**What it covers:** Reimbursement of the event's expenses or revenue if the event cannot proceed. Our policy also provides an additional 20% increase in cover above the Limit Insured to cover additional expenditure that may be required to ensure the event can proceed if it is postponed or rescheduled in order to avoid cancellation.

**Why it's important:** Despite careful planning there are always unexpected circumstances beyond your control that can force the cancellation, abandonment or postponement of your event. A natural disaster, fire or workplace accident could force the closure of your venue weeks or days before your event.

Our Cancellation insurance covers a wide range of possible disruptions to ensure that neither you or your client are left out of pocket in the event of the unexpected occurring.

## guest speaker non appearance

- cover for additional costs

**What it covers:** Costs associated with the non appearance of a Guest Speaker, such as lost airline tickets and hotel bookings, plus the costs of replacing the original guest speaker with another speaker such as appearance fees, airline tickets and more.

**Why it's important:** If a guest speaker cannot attend due to illness, injury, unavoidable travel delay or another emergency, replacing them with another speaker at short notice can be very costly. Our Cancellation policy automatically includes cover for these additional costs.

## enforced reduced attendance



**What it covers:** Cancellation of the event or financial loss suffered by the event which is caused by the enforced inability of participants or delegates to travel to attend the event due to a common cause.

**Why it's important:** If a large number of delegates cannot travel to attend your conference due to an airline strike or volcanic ash cloud, you may be forced to postpone or cancel the conference. Similarly, if your trade show or exhibition suffers attendance below that which was expected by exhibitors, you may be contractually required to provide a refund of exhibitor's registration fees.

Our Cancellation insurance includes Enforced Reduced Attendance cover automatically with no sub limit and no excess.

## property & equipment



**What it covers:** Loss or damage to property that is owned, borrowed or hired by the Insured for use at the event, such as computers, signs, and AV gear. Property cover up to \$150,000 is automatically included in Our Cancellation insurance at no additional cost.

**Why it's important:** Even if equipment in use at your event isn't owned by you, any damage or theft of equipment may be your responsibility if the equipment was in your care at the time.

## money / cash



**What it covers:** Cash that is physically lost or stolen at the venue or en route to a bank nearby. Money cover up to \$150,000 is automatically included in Our Cancellation policy at no additional cost.

**Why it's important:** Cash is an easy target for opportunistic thieves and even a single day's worth of door receipts at an exhibition or trade show can add up to large amount.

## - standard inclusions (continued)

### terrorism



**What it covers:** An act of terrorism or threat of terrorism anywhere in Australia or New Zealand (for Australian or New Zealand events), or within 80km of the venue (for overseas events), within 50 days of your event commencing, that causes the event to be cancelled, postponed, relocated or interrupted, or to suffer a financial loss (such as that caused by reduced attendance).

**Why it's important:** Other cancellation policies include the government mandated "ATIA" cover, which only covers acts of terrorism that occur at your event venue, while you are occupying it, but our policy includes complimentary Australia/NZ wide cover up to 50% of your Limit to a maximum of \$500,000.

### adverse weather



**What it covers:** Our Cancellation insurance automatically covers cancellation of events that are held indoors caused by adverse weather, but if you require cover for events or functions held outside or under marquees or other temporary structures due to adverse weather then this optional extension is required.

**Why it's important:** A storm occurring just before your outdoor event may leave you with no time to move the function indoors. This Adverse Weather extension is available for a small additional premium based only on the portion of the event budget at risk.

## optional extensions

- available for additional premium

### key person non appearance

- cover for cancellation of the event



**What it covers:** Cancellation of all or part of the event due to Non Appearance of a Key Person (such as a headline speaker) due to illness, injury, death or travel delay.

**Why it's important:** The success of some events relies solely on the appearance of a particular person or speaker and yet their health prior to the event is out your hands, as is any accident or travel delay that may prevent them from appearing.

If your event falls into this category, it is vitally important you consider the additional risk the event faces and obtain a quote to cover such a scenario.

### extended terrorism cover

**What it covers:** Extends the complimentary terrorism cover from 50% to 100% of your Limit Insured and from Aust/NZ to worldwide.

**Why it's important:** If your conference or event is of a politically sensitive nature or is being held near to or at the same time as an event that is politically sensitive, it may be prudent to take additional precautions against terrorism, or threat of terrorism impacting your event.

### communicable diseases cover

**What it covers:** Cancellation of your event due to an outbreak of a communicable disease.

**Why it's important:** If your event is to be held in a location with a historical risk of communicable disease outbreaks it would be wise to consider this optional extension of cover.



conference & exhibition  
insurance solutions

underwritten by  
beazley

# how H2 Conference & Exhibition Insurance can protect you...

## Liability

The conference committee engaged an AV contractor to setup the AV equipment at a conference but after the contractor left for the day, a committee member ran an extension cord across the stage to an additional laptop he realised was needed. When Graham, the first speaker at the conference approached the lectern to speak, he tripped on the extension cord and fell into the first row of the audience. Graham escaped with only a few cuts and bruises, a sore neck and a torn suit jacket, but Kim, the young lady who broke Graham's fall, suffered several broken ribs, a punctured lung and a broken neck. Kim's clothing was also stained with blood and her iPad was broken by Graham's fall.

Both Kim and Graham took legal action against the conference committee who were found to be responsible for the incident.

Fortunately, the committee's PCO had arranged insurance for the conference and their policy covered payments of:-

- \$2,765,340 to Kim for her medical costs, loss of employment, loss of future earnings and ongoing medical treatment.
- \$2,718 to Kim for her damaged clothing and iPad.
- \$7,250 to Graham for his medical treatment and damaged clothing.

In addition to meeting all your conference and exhibition insurance needs, through the H2 Insurance Solutions family we can provide all other types of insurance as well.



Business Insurance Packages  
Professional Indemnity  
Public & Products Liability  
Management Liability  
Director's & Officer's Liability



Entertainer's Liability  
Event Liability  
Equipment Insurance  
Fireworks & Pyrotechnics  
Music & Singing Teachers



Prize Indemnity  
Hole In One Indemnity  
Custom & Niche Insurance  
Event Cancellation  
...and all other insurance types

## Cancellation

The Fitness Association relies on the income generated by their annual conference to fund their activities for the rest of the year. In August, the Fitness Association instructs their PCO to book a venue in Cairns for their annual conference to be held in April the following year. After they have paid the deposit for the venue the PCO takes out a Cancellation Insurance policy with H2 Conference & Exhibition Insurance Solutions.

One week before the conference begins Cairns is hit by an out-of-season category 5 cyclone and the booked venue is badly damaged. With no alternative venues available the association is forced to cancel the conference.

The association's Cancellation Insurance policy allows them to refund all registration fees to delegates and return all sponsorship payments to sponsors, and then still meet all of their financial commitments. This allows them to keep their stakeholders happy and remain solvent until they can run their annual conference again next year.

for more information and to obtain a quote visit  
[h2is.com.au/conference](https://h2is.com.au/conference)

or contact us at

07 3123 6919

[insurance@h2is.com.au](mailto:insurance@h2is.com.au)



conference & exhibition  
insurance solutions

underwritten by

