

Inability To Attend Insurance Policy

Law and Jurisdiction: This policy will be governed the laws of United States of America. Any dispute arising under this proposal or subsequent policy shall be subject to the exclusive jurisdiction of United States of America.

Risk Identifier: RGDSBM

Risk Version: 01

IMPORTANT NOTICE TOTHE NAMED INSURED

This policy, together with the Schedule and any endorsements form your legally binding policy. Please read it carefully to ensure that it is in accordance with your requirements and that you understand its terms and conditions. The insurance broker or other intermediary who arranged this policy should be contacted immediately if any correction is necessary.

This policy is underwritten by Coverholders Paragon Insurance Holdings (Registered in United States of America No. FEIN number is 46-4950868 address 45 Nod Rd. Avon, Ct 06001)

This is to certify that in accordance with Agreement number B131211722U22 underwritten by certain Underwriters at Lloyd's of London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Coverholders and certain Insurance Companies (such Underwriters being hereafter called "Underwriters) and in consideration of the premium specified herein, the Coverholders hereby agree to insure against loss, expenses or liability to the extent and in the manner provided herein.

Signature: Produced at Bind

Date of Signature: Produced at Bind



Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London.

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:

Paragon Insurance Holdings
45 Nod Road
Avon
CT 06001

SLC-3 (USA) NMA2868 (24/08/2000)**CERTIFICATE PROVISIONS**

1. **Signature Required.** This Certificate shall not be valid unless signed by the Correspondent on the attached Declaration Page.
2. **Correspondent Not Insurer.** The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
3. **Cancellation.** If this Certificate provides for cancellation and this Certificate is cancelled after the inception date, earned premium must be paid for the time the insurance has been in force.
4. **Service of Suit.** It is agreed that in the event of the failure of Underwriters to pay any amount claimed to be due hereunder, Underwriters, at the request of the Assured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States. It is further agreed that service of process in such suit may be made upon the firm or person named in item 11 of the attached Declaration Page, and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon request of the Assured to give a written undertaking to the Assured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted. Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Assured or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the above-mentioned as the person to whom the said officer is authorized to mail such process or a true copy thereof.

5. **Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Correspondent endorsed hereon.
6. **Attached Conditions Incorporated.** This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

INABILITY TO ATTEND INSURANCE POLICY DECLARATIONS

These Declarations along with the completed and signed application and the Policy with endorsements shall constitute the contract between the Insureds and Underwriters.

Policy Number: TBA

1. Insured Event Organizer:

Address:

Telephone: N/A

Fax: N/A

2. Application dated:

3. Loss Payee: N/A

(if other than Insured stated above)

4. Period of Insurance:

From:

To:

Both dates at 12:01 a.m. Local Time at the Address stated in Item 1.

5. Insured Person: N/A

6. Premium:

Event Cancellation:	USD TBA, premium to be amended via bordereau reporting, with an estimated policy total being USD
TRIA:	USD TBA, premium to be amended via bordereau reporting, with an estimated policy total being USD
Total:	USD TBA, premium to be amended via bordereau reporting, with an estimated policy total being USD + TBA surplus lines taxes

7. Insured Performance(s) or Event(s): TBA

8. Limit(s) of Liability:

Maximum Limit any one registration fee:	USD TBA
Per Event Limit of Liability:	USD TBA
Aggregate Limit of Liability:	USD TBA

9. Deductible(s): N/A

10. Claims Notification: <http://www.rainprotectionrefunds.com/>

(Person(s) to be notified in the event of a loss):

Email: refunds@rainprotectionrefunds.com

11. **Name and Address of Service of Suit nominee:** Lloyd's America, Inc, Attention: Legal Department, 280 Park Avenue, East Tower, 25th Floor, New York, NY 10017
12. **Choice of Law:** This proposal and any Certificate, which may be issued will be governed in accordance with the law of the state of New York, United States of America
13. **Additional Terms, Conditions, Exclusions and Limitations:**

NMA2868	Lloyd's Certificate
F00631	Inability to Attend Policy Form
F00634	Complaints Notice
E10024	U.S. Terrorism Risk Insurance Act of 2002 As Amended
LMA5507A	Contingency Coronavirus Exclusion
	Several Liability Clause
	Sanctions Limitation & Exclusion Clause

Inability to Attend Insurance Policy

Summary of cover

Words written in **bold** are defined terms in the policy and so please refer to the Definitions section to see the meaning of these terms.

The following summary of cover outlines the key features of this policy and explains some of the key provisions of this policy. This summary of cover is simply to indicate in general terms what cover is available and does not provide cover over and above what is more specifically defined and provided for in the remainder of this policy. **You** will need to read the whole of this policy in order to understand any conditions, limitations and exclusions which apply to the risks **we** cover in this policy.

What is covered

We will pay **you** up to the limit shown in the Declarations, if **you** are obliged to make a refund in respect of a booking made during the policy period because the attendee is unable to attend a **booked event** due to:

- unexpected disruption of the **public transport network** the **attendee** could not have reasonably known about before the date or time of the **booked event**;
- the death, **injury**, or **illness** happening to the **attendee**, a member of their **immediate family** or any person(s) in the **group** due to attend the **booked event** with the **attendee**;
- mechanical breakdown, accident, fire or theft en route of a private vehicle taking the **attendee** to the **booked event**;
- jury service which the **attendee** was unaware of at the time of **booking**;
- burglary or fire at the residence of the **attendee** in the forty eight (48) hours immediately before the **booked event** that required attendance of the **emergency services**;
- the **attendee** being summoned to appear at court proceedings as a witness which the **attendee** was unaware of at the time of booking;
- the **attendee** being a member of the armed forces and being posted overseas unexpectedly but not as a result of war;
- adverse weather if the event is not cancelled, abandoned, postponed, curtailed or relocated; including snow, frost, fog or storm where the Police service or other local Government agency have issued warning not to travel;
- the **attendee** being either relocated for work more than one hundred (100) miles from the work location at the time of **booking** or the attendee is unexpectedly made compulsorily **Redundant**, for which the **attendee** was unaware of such relocation or redundancy at the time of booking.

Definitions

An explanation of what words mean. These words will have the same meaning wherever they appear in bold letters within this policy, Declaration, Endorsements and Extensions.

Administrator	Premier Insurance Services
Attendee	A person who has made a booking alone or as part of a group with you .
Cyber Act	An Unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, involving access to, processing of, use of or operation of any computer system.
Cyber Incident	Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system; or Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system.
Computer system	Any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any output, data storage device, networking equipment or back up facility, owned or operated by you or any other insured party.
Communicable disease	Any illness capable of being transmitted from any organism to another organism by means of any substance or agent
National mourning	A declared state of national, court or religious mourning occurs, following the death of the President of the United States of America, a Head of State, or a member of the Royal Family below the age of 70 years, and such death occurs within 7 days of the start of the event or during the open period of the event preventing the event from going ahead.
Doctor	A qualified medical practitioner registered with a recognised professional body. A doctor cannot be the attendee or a member of their immediate family .

Emergency Services	The Police, Fire and Rescue Service or Emergency Medical Services.
Booking/Booked event	The pre-planned and pre-booked service(s) / event(s) / ticket(s) including booking and service fees transacted with you by the attendee and provided within the United States.
Group	Any number of people who have made a booking with the policyholder in the same transaction.
Illness	Physical or mental condition confirmed by a doctor that prevents the attendee from attending the booked event .
Immediate family	The mother, father, sister, brother, spouse/partner (whether husband or wife, common-law spouse and/or partner), children (including adopted, step-children and grandchildren) of the attendee . Subject to an age limit of 70 years of age.
Injury	A bodily injury confirmed by a doctor that prevents the attendee from attending the booked event .
You/Your	The event organizer stated in the policy Declarations.
Limit Insured	The registration fees to be insured as per the declaration
Public Transport Network	Any mode of public transport other than public hire taxis licensed for public use on which the attendee had planned to travel to a booked event .
Redundant	Dismissed or laid off from work by the attendee's employer, as for being no longer needed.
We/Us/Our	Underwriters.

Important Conditions

1. It is an important condition that **you** have declared all facts likely to influence **us** in determining:

- whether or not to accept the risk or any subsequent amendment;
- the premium;
- the terms, conditions, exclusions and limitations;

and, having diligently made all necessary enquiries to establish those facts, **you** have:

- no knowledge at inception, of any undisclosed matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this Insurance;
- paid the premium due in accordance with terms set out in the policy declarations;
- declared that all information contained in the completed Application and/or information supplied to support such Application for this Insurance is in all respects true and complete and unchanged at the inception of this Insurance. Further **you** agree that such information is material, and forms the basis of this Insurance and is incorporated herein.

2. It is an important condition that **you** shall:

- observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction;
- ensure that all necessary contractual arrangements have been made and confirmed in writing with **you** and that all necessary authorisations (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) are obtained in a timely manner and valid for the period of the **booked event**.

If **you** fail to comply with one or more of these Important Conditions **we** may deny **your** claim, reduce the amount **we** pay **you**, or rely on **your** non-compliance to release **us** from any liability under this policy.

General conditions

General conditions that are applicable to **your** policy:

1. **You** may not assign this policy without prior written agreement from **us**.
2. Unless **we** agree otherwise:
 - a. the language of the vendor refund protection policy and all communications relating to it will be English; and
 - b. all aspects of the policy, including negotiation and performance, are subject to New York law and the decisions of a US court of competent jurisdiction.
3. The headings of this policy are for convenience only and shall not affect the construction thereof.
4. **Cancellation**

If **you** decide that for any reason, this policy does not meet **your** insurance needs then please return it to **your** agent within 14 days of issue. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full.

After fourteen (14) days of issue, this policy is non-cancellable except for non-payment of premium by **you** to **us**, and there will be no return of premium. If the premium due under this policy has not been paid by the due date shown in the policy declarations, **we** shall have the right to cancel this policy by giving **you** fifteen (15) days prior notice of cancellation. If the premium due is paid to **us** in full before the notice period ends, such notice of cancellation will be automatically withdrawn. In the event of cancellation for non-payment of premium, premium is due to **us** on a pro rata basis for the period up to the date of cancellation, but the full policy premium will be payable to **us** in the event of a loss prior to the date of cancellation which gives rise to a valid claim under this policy. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving fourteen (14) days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a. Fraud;
- b. Non-payment of premium;
- c. Non-compliance with policy terms & conditions;
- d. Provided the premium has been paid in full **you** will be entitled to a pro-rata refund of premium in respect of the unexpired period showing on this Insurance.

5. Alteration

- a) **We** may alter the Terms and Conditions of the policy at any time by giving 30 days written notice to **you**. **We** shall not exercise this right unreasonably.
- b) Any alterations to the Terms and Conditions of this policy shall only apply on or after the effective date of such alteration.
- c) Only **we**, or a duly authorised official acting on **our** behalf, may modify this policy or waive any condition, right or requirement contained herein and **we** shall not be bound by any promise or representation unless it is in writing and signed by one of **our** officials.

6. It is agreed that in the event of the failure of us hereon to pay any amount claimed to be due hereunder, we, at your request, will submit to the jurisdiction of a Court of competent jurisdiction within the United States.

Nothing in this clause constitutes or should be understood to constitute a waiver of our rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or any State in the United States.

It is further agreed that service of process in such suit may be made upon the firm(s) stated in Item 13 of the policy Declarations, and that in any suit instituted against any one of them upon this Insurance, we will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service on behalf of us in any such suit and/or upon your request to give a written undertaking to you that they will enter a general appearance upon our behalf in the event such a suit shall be instituted. Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefore, we hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on your behalf or any beneficiary hereunder arising out of this Insurance, and hereby designate the person or firm named in the Declarations as the person to whom the said officer is authorized to mail such process or a true copy thereof.

7. Any fraud, concealment, or intentional misstatement or negligent statement of the information provided or in the making of a claim, shall entitle **us** to refuse payment of a claim or treat this insurance as though it had never existed.
8. **You** shall at all times do and concur in doing all things necessary to avoid or diminish a loss under this policy.
9. No other insurance shall be effected by **you** to protect the interest insured under this policy without **our** prior written approval. In the event that such other insurance is affected, **we** reserve the right to amend the terms and conditions of this policy.
10. **You** shall maintain adequate records, including but not limited to attendee records, in connection with the subject matter insured hereunder.
11. Any terms of this policy which may conflict with applicable statutes (or statutes deemed applicable by a court of competent jurisdiction) are amended to conform with the minimum requirements of such statutes.

Exclusions

What is not covered by this policy

This policy does not cover any loss directly or indirectly arising out of, contributed to by, or resulting from:

- the **attendee** not being able to provide a **doctor's** report for **injury** or **illness**;
- the **attendee** not being able to return all unused tickets or vouchers forming part of the **booking**;
- the **attendee** not being able to provide evidence of the unused tickets when applying for a refund;
- the **booked event** is cancelled, abandoned, postponed, curtailed or relocated;
- the **attendee** decides not to attend a **booked event** other than for a reason covered by this policy;
- the **attendee** is prevented from travelling to a **booked event** due to disruption of the **public transport network** which is public knowledge prior to the **booked event**;
- in **our** reasonable opinion, the **attendee** did not allow sufficient time to travel to a **booked event**;
- the **attendee** carries out a criminal act which prevents them attending a **booked event**;
- the **attendee** makes a false or fraudulent refund application or supports a refund application by false or fraudulent document, device or statement;
- the **attendee** submits a refund request more than 30 days after the **booked event**;
- the withdrawal, insufficiency or lack of finance howsoever caused, the financial failure of any venture, variations in the rate of exchange, rate of interest or stability of any currency;
- financial default, insolvency, or failure to pay of any person, corporation or entity, all whether a party to this policy or otherwise;
- lack of or inadequate receipts, sales or profits of any venture, lack of or inadequate response or inadequate financial or other support or withdrawal of such support from any party, lack of or inadequate attendance or insufficient interest prior to the date and time scheduled for any **event**;
- the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing, concurrently or in any other sequence, thereto;
- any **communicable disease** or the threat of fear of any **communicable disease** whether actual or perceived
- any act of **terrorism, threat of terrorism** or fear of **terrorism** thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
- any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism, threat of terrorism** or fear of **terrorism**.
- **cyber act** or **cyber incident** or the fear or threat of any **cyber act** or **cyber incident**.
- action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** or the fear or threat of any **cyber act** or **cyber incident**.
- **national mourning** whether declared or not
- war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

We will not pay for travelling or associated expenses (unless travel costs are included as part of the total booking price), or any loss other than the purchase price, including booking fee, of the **booked event**.

We will not pay any costs incurred by the **attendee** in submitting or providing evidence to support their refund application.

We will not pay for any **booking** (or any part of a **booking**) that the **attende** has recovered from any other source including, but not limited to, trip insurance purchased by the **attende** or vendor compensation paid to the **attende**.

We will not pay any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolutions, insurrection, military or usurped power, riot, civil commotion strikes, lockout, terrorism, malicious intent or vandalism, confiscation or nationalisation of or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

We will not pay any loss caused directly or indirectly by:

- ionising radiation or contamination by radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive toxic or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

We will not pay any loss caused directly or indirectly by damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

What to do when a loss occurs

In the event that **you** are obliged to make a refund to an **attende** and wish to make a claim under this policy, **you** must report the event to the **administrator** as soon as reasonably possible at the address identified in Item 11. of the insurance policy Declarations.

You must provide the **administrator** with such information in support of **your** claim as **we** may reasonably request. This will include a copy of the **attende's** refund application form and any other evidence the **attende** has provided **you** with in support of the refund application. **You** must ensure that **you** have the **attende's** permission to share these things with **us**. Where **you** are obliged to make a refund as a result of adverse weather conditions, **you** must provide confirmation of relevant road closures from the Police or the relevant Government agency.

The information **you** provide **us** with must be in English. Any costs incurred in translations will be at **your** expense.

If **your** claim under this policy is covered, **we** will pay the value of the refund **you** are obliged to make to the **attende**, subject to the limit, to **you** or to the **administrator** (as **your** agent). If, for any reason, **your** claim under this policy is not covered, **we** will tell **you** or the **administrator** why this is.

All claims payments will be settled in USD.

Complaints Handling Policy

Paragon Insurance Holdings, LLC. (Paragon) is committed to providing our valued customers with exceptional customer service.

There may, however, be situations that arise from time to time where **you** may feel **you** have been dealt with unfairly. Whatever the nature of **your** concern, **we** will treat it professionally, openly and courteously. As a valued customer, this is what **you** expect, and deserve.

If **you** have a complaint about Paragon's product or service, **our** Complaint Handling Policy will ensure **your** complaint is addressed quickly and fairly.

Complaint Process:

Step 1. **Your** concern can first be discussed with our Customer Service representative. Open dialogue resolves most issues and most concerns are dealt with at this level. You can reach the Customer Service representative through Paragon's toll free number 1-800-285-4081.

Step 2. If the Customer Service insurance professional is unable to assist **you**, ask to whom **you** can escalate **your** complaint. Dependent on the concern, **you** will be referred to a supervisor or manager who will review **your** complaint with a fresh set of eyes. If the appropriate person is not available, our Customer Care representative will forward a message to the individual. **You** will be contacted within one to two business days.

Step 3. If the above escalation of your complaint does not resolve **your** concerns, **you** are welcome to contact our Chief Operating Officer. Please submit **your** complaint in writing with all supporting documentation.

The Chief Operating Officer will respond as soon as is reasonably possible by acknowledging receipt of the complaint, requesting any necessary documentation, and advising **you** once an investigation is underway. The Chief Operating Officer will thoroughly and objectively investigate **your** complaint.

Paragon commits to respond to all formal complaints within 30 days of receipt by the Chief Operating Officer *unless additional documentation is required*. If additional documentation is required, Paragon will respond within 30 days of receiving all required documentation. A response with Paragon's final position will be provided to you in writing.

Contacting the Chief Operating Officer

By Mail: Paragon Insurance Holdings, LLC
Attn: Chief Operating Officer – Customer Complaint
45 Nod Rd., Suite 1
Avon, CT 06001-3819

Fax: 1-860-986-6652 or 1-860-266-1469

Email: paragoncustomercomplaint@paragoninsgroup.com

Questions

If you have any questions about our Complaint Handling Policy or how to file a complaint, please contact Paragon and ask to speak to the Customer Service representative.

U.S. TERRORISM RISK INSURANCE ACT OF 2002 AS AMENDED
NEW & RENEWAL BUSINESS ENDORSEMENT

This Endorsement is attached to and forms a part of the policy:

INABILITY TO ATTEND INSURANCE POLICY

This endorsement is issued in accordance with the terms and conditions of the “U.S. Terrorism Risk Insurance Act of 2002” as amended and summarized in the disclosure notice.

It is hereby noted and agreed with effect from inception that the Terrorism exclusion to which this Insurance is subject, War and Terrorism Exclusion Endorsement, shall not apply to any amounts insured by this Insurance directly resulting from any “act of terrorism” as defined in the “U.S. Terrorism Risk Insurance Act of 2002”, as amended (“TRIA”).

The coverage afforded by this endorsement is only in respect of any amounts of the type insured by this Insurance directly resulting from an “act of terrorism” as defined in TRIA. The coverage provided by this endorsement shall expire at 12:00 midnight December 31, 2027, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates. The Terrorism exclusion to which this Insurance is subject, War and Terrorism Exclusion Endorsement, applies in full force and effect to any other losses and any act or events that are not included in said definition of “act of terrorism”.

This endorsement only affects the Terrorism exclusion to which this Insurance is subject. All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

Furthermore the Underwriters will not be liable for any amounts for which they are not responsible under the terms of TRIA (including subsequent action of Congress pursuant to the Act) due to the application of any clause which results in a cap on the Underwriters liability for payment for terrorism losses.

All other terms, exclusions and conditions of the policy remain unchanged.

CONTINGENCY CORONAVIRUS EXCLUSION

This Endorsement is attached to and forms a part of the policy:

INABILITY TO ATTEND INSURANCE POLICY

1. Notwithstanding any provision to the contrary, this policy does not cover:

1.1. any loss directly or indirectly arising out of, contributed to by, or resulting from:

- 1.1.1. Coronavirus disease (COVID-19);
- 1.1.2. Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2); or
- 1.1.3. any mutation or variation of SARS-CoV-2;

or from any fear or threat of 1.1.1, 1.1.2 or 1.1.3 above;

1.2 any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 1.1.1, 1.1.2 or 1.1.3 or fear or threat thereof.

All other terms, exclusions and conditions of the policy remain unchanged.

LMA5507A
07 April 2021

SEVERAL LIABILITY CLAUSE

This Endorsement is attached to and forms a part of the policy:

INABILITY TO ATTEND INSURANCE POLICY

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY

The liability of an insurer under this Policy is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this Policy underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this Policy.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this Policy" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

All other terms, exclusions and conditions of the policy remain unchanged.

SANCTION LIMITATION AND EXCLUSION CLAUSE

This Endorsement is attached to and forms a part of the policy:

INABILITY TO ATTEND INSURANCE POLICY

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

All other terms, exclusions and conditions of the policy remain unchanged.

LLOYD'S

One Lime Street London EC3M 7HA