## Event Ticket Cancellation COVID-19 Coverage StarNet Insurance Company

## What is covered for Single-Day Ticket Cancellation:

Single-Day Ticket Cancellation coverage **reimburses the cost of the non-refundable**, **unused Ticket**, if as a result of any serious Injury or any **unforeseen serious Illness** occurring to the Ticketholder, the Ticketholder is unable to attend the Event for which he or she purchased a Ticket provided that: 1. the Ticketholder is examined by a physician within 72 hours of the cancellation, and 2. the physician advises the Ticketholder not to attend the Event.

**Unforeseen serious illness** as used in this coverage trigger includes illness related to a Ticketholder's positive COVID-19 diagnosis provided that the positive COVID-19 diagnosis was received after the Ticketholder's effective date of coverage.

The *Epidemic or Pandemic* exclusion, found in the General Exclusions section of the policy, is waived only with respect to the *unforeseen serious Illness occurring to the Ticketholder* coverage trigger referenced above.

## What is covered for Series Ticket Cancellation:

Series Ticket Cancellation coverage **reimburses the pro-rata percentage of the unused portion of the series Ticket, less any refunds**, if as a result of any serious Injury or any **unforeseen serious Illness** occurring to the Ticketholder, the Ticketholder is unable to attend the Event for which the Series Ticket was purchased provided that: 1. the Ticketholder is examined by a physician within 72 hours of the cancellation, and 2. the physician advises the Ticketholder not to attend the Event or Events.

**Unforeseen serious illness** as used in this coverage trigger includes illness related a Ticketholder's positive COVID-19 diagnosis provided that the positive COVID-19 diagnosis was received after the Ticketholder's effective date of coverage.

The *Epidemic or Pandemic* exclusion, found in the General Exclusions section of the policy, is waived only with respect to the *unforeseen serious Illness occurring to the Ticketholder* coverage trigger referenced above.

No coverage is provided under the Single-Day and Series Ticket Cancellation coverages if the Ticketholder is unable to attend due to the following:

- The Event for which the Ticketholder purchased a Ticket was being cancelled by the venue or promoter due to COVID-19 concerns
- The Ticketholder being quarantined or otherwise required to stay at home or shelter in place due to exposure to COVID-19
- COVID-19 related illness of a family member

## **Coverage Limits:**

- The maximum amount recoverable for any registration is the Ticket Cost paid, up to \$5,000.
- Overall maximum Aggregate Limit of Liability is \$1,000,000