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SECTION 1. CANCELLATION: Up to \$4,000.00

For Rome New Year 2018/2019 cancellation cover shall apply with effect from September 1st 2018.

To reimburse you for your unused travel and accommodation expenses paid or contracted to be paid if your journey or vacation is necessarily and unavoidably cancelled due to any cause listed below provided no other party is liable for those expenses:

1. Accidental injury, illness or death, duly certified by competent authority, of:
 - (a) yourself or any person with whom you had arranged to travel;
 - (b) a close relative or fiancé or civil partner of any person described in (a) above;
2. Compulsory quarantine applying to yourself or to any person with whom you had arranged to travel;
3. Any damage to your home in the United States making it uninhabitable, or any Police request for your presence following a robbery of your home or place of business during the period of insurance;
4. Any official requirement for you to attend to emergency duty in U.S. military, medical or public service;
5. A Government regulation following an epidemic which prohibits you from travelling.
6. A warning from The US State Department not to travel to the destination booked on the dates booked.

NB Cancellation cover under Section 1 commences when this Insurance is validated, but in respect of persons aged over 71, only accidents or illnesses occurring within one month of the date of departure are covered.

SECTION 2 . MEDICAL AND EMERGENCY EXPENSES: Up to \$ 10,000.00 per insured Person.

To reimburse the Insured Person for:

1. The following expenses necessarily incurred within but not beyond 1 month of the expiry of the Period of Insurance as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance;
 - (a) usual, customary and reasonable expenses incurred (outside the United States and outside his or her normal country of residence or domicile) for medical, surgical and hospital charges (including emergency dental treatment for the relief of immediate pain only), ambulance, nursing home and nursing attendance charges;
 - (b) reasonable additional cost of repatriation to the United States;
 - (c) reasonable additional hotel expenses;
 - (d) reasonable additional costs of funeral expenses abroad or additional cost of returning his or her mortal remains to his or her former place of residence in the United States;

**DETAILS OF THE COMPREHENSIVE INSURANCE POLICY INCLUDED WITHIN THE
PERFORMANCE TOUR PROGRAMME
(MANDATORY LAND PROGRAMME AND FULL AIR INCLUSIVE PROGRAMME)**

SECTION 3. PERSONAL ACCIDENT: Up to \$25,000.00 per Insured Person

To pay according to the Schedule of Compensation below if at any time during the Period of Insurance the Insured Person sustains bodily injury caused by accidental, external, violent and visible means which solely and independently of any other cause within 12 calendar months from the date of the accident results in his or her;

- (a) Death \$ 25,000.00
- (b) Loss of one limb or loss of one eye\$ 12,500.00
- (c) Loss of two limbs / two eyes / one limb and one eye\$ 25,000.00
- (d) Permanent Total Disablement from engaging in his
or her usual occupation \$ 25,000.00

If no occupation is followed then any and every occupation applies. (Usual occupation is deemed to be full time remunerative occupation of which no less than 40 hours per week are engaged in such occupation.) If the Insured Person is over 71 years of age cover is limited to the Death benefit only.

SECTION 4. BAGGAGE: Up to \$1,000.00 per Insured Person

To indemnify the Insured Person for the accidental Loss of or Damage which occurs during the period of insurance, to his or her baggage including clothing and personal effects subject to:

- (a) a limit of \$ 1,000.00 any one article, pair, set, kit or collection of articles and
- (b) an overall limit of \$ 1,000.00 for valuables: jewellery, furs, articles containing gold, silver or precious metals, watches, photographic, optical, audio or electronic equipment or goods.

SECTION 5. DELAYED BAGGAGE: Up to \$ 100.00 in all

To indemnify the Insured Person for emergency purchases necessarily made if his or her baggage is temporarily lost in transit during the period of insurance for longer than 24 hours. Musical Instruments are not covered under this Section.

SECTION 6. MUSICAL INSTRUMENTS: Up to \$5,000.00

To indemnify the Insured Person for the accidental loss of or damage to any one musical instrument which occurs during the period of insurance subject to a maximum amount of \$5,000.00 per Insured Person. This Section shall exclude scratching or denting of any musical instrument or damage to drum skins.

SECTION 7. RENTAL OR REPLACEMENT MUSICAL INSTRUMENT - Up to \$1,000

To indemnify the Insured Person for the cost of renting a temporary replacement musical instrument for the duration of the Insured Period should his or her own instrument be accidentally lost or damaged during the period of insurance subject to a maximum rental cost of \$1,000.

For the purpose of this insurance, Musical Instruments shall be deemed to be wind, stringed instruments and timpani only.

Written proof of the value of any Musical Instrument shall be required in the event of a claim.