

DON'T FORGET TO TAKE THIS DOCUMENT WITH YOU!

Allianz Event Registration Insurance

Certificate of Insurance

FOR SERVICE, VISIT OR CALL:

www.eventregistrationprotection.com

1-888-799-2832

**FOR EMERGENCY ASSISTANCE
DURING YOUR EVENT CALL:**

1-888-887-4743

(From U.S.)

1-804-281-6708

(Collect)

Global Assistance

Allianz 

Jefferson
Insurance Company™

Allianz Global Assistance and Allianz Event Registration Protector branded plans are underwritten by Jefferson Insurance Company. AGA Service Company is the licensed producer for this plan.

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EP_102_01_C_V3

INSURING CLAUSE

Jefferson Insurance Company, herein referred to as the Company, will pay **you** the insurance benefits described in this certificate. This certificate and attached endorsement or riders, if any, are issued in consideration of payment of the initial premium. Please refer to the accompanying Declaration of Coverage. It provides **you** with specific information about the plan **you** purchased. Please contact **us** immediately if **you** believe that the Declaration of Coverage is incorrect.

RENEWAL CONDITIONS

This certificate is issued for a single term, as stated in the Declaration of Coverage, and is non-renewable.

FREE LOOK

Within 10 days of purchasing the plan, **you** may request a full refund of premium from **us** provided **you** have not already used your **ticket** or filed a claim. No refunds shall be paid to **you** after 10 days of purchasing the plan.

PLEASE READ THIS CERTIFICATE CAREFULLY FOR FULL DETAILS.

Bolded words are defined terms. Please see the Definitions section.

This product does not provide any cover, benefit, or services for any business or activity to the extent that such cover, benefit, or services, or the underlying business or activity would: (1) violate any applicable local, state, or federal law or regulation, including without limitation any economic or trade sanction or embargo; or (2) violate any applicable local, state, or federal law or regulation of the locality in which the coverage, benefit, or services are provided or the underlying business or activity takes place; or (3) be provided within, or otherwise related to, any country subject to comprehensive economic and/or trade sanction or embargo in the United States.

Signed for Jefferson Insurance Company, 9950 Mayland Drive, Richmond, Virginia 23233



Mike Nelson, President



Fred Faett, Secretary

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Part I. EFFECTIVE DATE

Coverage begins the day **your** request is received, provided that all applicable premium has been paid. **We** reserve the right to reject any requests.

Part II. TERMINATION DATE

Coverage ends upon completion of the entire **event**, when a loss occurs that requires cancellation of the entire **event** or when a loss for interruption occurs after the **event** has begun and continuing through the remaining portion of the event, whichever is earliest.

Part III. DESCRIPTION OF BENEFITS (what is covered)

The following insurance benefits are designed to protect against situations or losses that result from sudden and unexpected conditions or occurrences. The benefits do not cover reasonably foreseeable conditions or occurrences on the date of purchase of this certificate.

A. TICKET CANCELLATION PROTECTION

What is Covered

Ticket Cancellation Protection reimburses **you** if **you** are unable to use **your ticket** due to one or more of the following covered reasons.

1. **You** will be attending an **immediate family member's** childbirth at the time the **event** is scheduled to take place as long as the pregnancy occurs after the effective date of coverage.
2. **You** or a **companion** not arriving at the venue due to a delay by the **travel carrier** used for transportation.
3. **Your** death.
4. The death of a **family member** on or within 30 days prior to the **event** date.
5. **You** or **your** spouse are permanently relocated by **you** or **your** spouse's current employer to a location that is at least 100 miles from **your** primary residence.
6. **You** or a **companion**, after having been with the same employer for at least 12 continuous months, are terminated or laid off, through no fault of **you** or a **companion's** own, after the effective date of coverage.
7. **Your** home being made **uninhabitable** by fire, flood, burglary, vandalism, or natural disasters. This benefit applies only for the time that your home is actively undergoing the repair process.
8. Any serious **injury** or any unforeseeable serious **illness** occurring to **you** which results in **you** being unable to attend the **event** for which the **ticket** is purchased. **You** must be examined by a **physician** within 72 hours of the cancellation and the **physician** must advise **you** not to attend the **event**.
9. Any serious **injury** or any unforeseeable serious **illness** occurring to **your immediate family member** that is considered life threatening or requiring hospitalization or which requires **you** to provide primary care to that person. **Your immediate family member** must be examined by a **physician** within 72 hours of the cancellation.
10. **You** being required to serve on a jury or served with a court order or subpoena which requires **your** appearance in court on the day of the **event**, and which prevents **you** from attending the **event**. This covered reason does not apply if **you** are a legal professional acting in the capacity of that profession.
11. **Your** or a **companion's** automobile having a **mechanical breakdown** within 24 hours of the **event** which results in the vehicle being unable to be driven to the **event**.
12. **You**, a **companion**, or an **immediate family member**, who are on **active military duty**, having personal leave status changed, except for disciplinary reasons, which prevents **you** from attending the **event**.
13. **Your** pregnancy, as long as the pregnancy occurs after the effective date of coverage, which can be verified by medical records and **your physician** advises **you** not to attend the **event** for which the **ticket** was purchased.

14. Theft of **your** automobile within 48 hours of the **event** that results in **your** inability to attend the **event**.
15. **You** are unable to attend the **event** because an unforeseeable **urgent home repair** is scheduled to occur within 12 hours of the **event** and **you** are required to be present during the repair.
16. **You** or a **companion** being directly involved in a traffic accident on the day of the **event** that causes damage to **your** or a **companion's** vehicle which creates an immediate need for repair to ensure the safe operation of the vehicle.
17. **You** or a **companion** being directly or indirectly involved in a traffic accident en route to a departure on a **travel carrier** resulting in **you** or **companion** missing transportation to the **event**, provided that the transportation was scheduled to depart no more than 48 hours prior to the **event**, and the **travel carrier** was unable to accommodate **you** or a **companion** on later transportation which would arrive in time to attend the **event**.

What the Company will Pay

The Company will pay the non-refundable **ticket** cost, less any **refunds**, up to the limits specified on **your** Declaration of Coverage.

B. CHANGE FEE COVERAGE

Some venues permit **you** to change the date of **your ticket**. If **you** change the date of the **ticket** for a covered reason listed above, **we** will reimburse **you**, up to the maximum shown on the Declaration of Coverage for the change fee imposed by the venue.

C. WEATHER INCONVENIENCE COVERAGE

Weather Inconvenience Coverage pays a one-time cash benefit if the **event you** are attending is suspended after the start of the **event** for two or more hours as a result of bad weather.

Condition:

You can only make a claim under this benefit or Ticket Interruption, but not both.

What the Company will Pay

The Company will pay up to the limits specified on the Declaration of Coverage.

Part IV. GENERAL EXCLUSIONS

No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. **existing medical conditions**;
2. intentionally self-inflicted harm, suicide or attempted suicide by **you**;
3. normal pregnancy (unless specifically covered), fertility treatments, childbirth or elective abortion, other than unforeseen complications of pregnancy of **you, your companion** or **your family member**;
4. mental or nervous health disorders, including but not limited to: Alzheimer's, anxiety, dementia, depression, neurosis or psychosis; or physical complications related thereto of **you, your companion** or **your family member**;
5. alcohol or substance abuse; or conditions or physical complications related thereto of **you, your companion** or **your family member**;
6. war (whether declared or undeclared), acts of war, military duty (unless specifically covered), civil disorder, or unrest;
7. operating or learning to operate any aircraft as pilot or crew;
8. nuclear reaction, radiation or radioactive contamination;
9. natural disasters (unless specifically covered);
10. **terrorist acts**;
11. **financial default**;

12. **epidemic or pandemic**;
13. pollution or threat of pollutant release;
14. any unlawful acts committed by **you, your companion** or your **family member**, whether they are insured or not;
15. **you, your companion**:
 - a. making changes to personal plans; or
 - b. having a business or contractual obligation (unless specifically covered).
16. the **event** being cancelled or delayed by the venue or promoter for any reason (including bad weather) unless as covered herein;
17. prohibition or regulation by any government;
18. lost or stolen **tickets** (unless specifically covered); or
19. any expected or foreseeable occurrences.

This plan does not cover **you**:

1. if **you** give incorrect data or facts; or
2. if the loss is not submitted to **us** within 90 days from the date of loss, except as otherwise prohibited by law.

Coverage for Existing Medical Conditions

If **you** have purchased a plan where **existing medical conditions** are waived, **we** will cover claims due to **existing medical conditions** provided:

1. the insurance was purchased within 14 calendar days of the **ticket** purchase;
2. the amount of coverage purchased equals the **ticket** cost;
3. on the date of purchase of insurance, **you** were medically able to use the **tickets** and **you** had not filed a claim for Ticket Cancellation due to an **existing medical condition** within 120 days prior to the purchase of insurance; and
4. the **ticket** cost is less than \$10,000 USD.

If **you** do not meet the above criteria, **you** may still be covered for Ticket Cancellation or Ticket Interruption caused by reasons other than those related to the **existing medical condition**.

Part V. GENERAL PROVISIONS

1. All suits, actions or legal proceedings arising from the plans, benefits, or services provided through the plans may be submitted, upon mutual agreement, to non-binding desk arbitration in accordance with the rules then applying to the American Arbitration Association. Such request must be voluntary and by mutual agreement. No demand for arbitration can be brought to recover benefits until 60 days have elapsed following submission of **your** entire claim to **us**. No action in any form can be brought after three years from the date **your** claim was submitted to **us**.
2. No agent or other person has authority to accept or make representations of information or alter, modify or waive any of the provisions of this certificate.
3. Claims must be submitted to **us** within 90 days from date of loss, except as otherwise prohibited by law.
4. In the **event** that **you** are covered under another certificate issued by the Company that provides the same or similar coverage, the Company will adjust **your** claim by applying terms and conditions from the coverage that pays the most. Any premium paid for duplicate coverage will be refunded.
5. All benefits payable will be paid to **you** or, if applicable, to **your** estate.
6. Misrepresentations and Fraud: Coverage shall be void if, whether before or after a loss, the insured has concealed or misrepresented any material fact or circumstance concerning this certificate or the subject thereof, or the interest of the insured therein, or if the insured commits fraud or false swearing in connection with any of the foregoing.
7. **You** have a duty to make all reasonable efforts to minimize losses from any insured benefit or covered service.

Assignment: **You** may assign **your** interest under the certificate by giving **us** written notice of such assignment. The assignment will not be effective until **we** receive the written notice. **We** do not assume any responsibility for the validity of any assignment.

Our Right to Recover Payment:

1. If **we** make a payment to **you** and/or any other person under this certificate, and the person to or for whom payment was made has a right to recover damages from another, **we** shall be subrogated to that right. That person shall do:
 - a. whatever is necessary (including but not limited to signing any papers) to transfer any right to recovery to **us** and to enable **us** to exercise **our** rights; and
 - b. nothing after loss to prejudice or adversely affect **our** rights.
2. If **we** make a payment under this certificate and the person to whom payment is made recovers damages from another, that person shall:
 - a. hold in trust for **us** the proceeds of the recovery; and
 - b. reimburse **us** to the extent of **our** payment.
3. Upon settlement of a claim, **you** give up all rights to any unused portion of the **ticket**. **We** have the right to take ownership of the unused **ticket** and if requested **you** agree to surrender the **ticket** to **us** or to take the necessary actions to transfer this right to **us**.

Part VI. CLAIM FILING PROCEDURES

Claim Filing

1. **You** have 72 hours from a loss occurring to report a claim or as soon as reasonably possible.
2. Contact the claims center at 1-888-799-2832.
3. **You** have 90 days from the date of **our** request to provide any requested proof of loss.

Payment of Claims

All claims shall be made in US Dollars.

Part VII. DEFINITIONS

Active military duty means currently serving in the United States Armed Forces on a full-time basis.

Companion means a person who:

1. possesses a **ticket** to the same **event(s)** or venue as **you**; and
2. intends to use the **ticket** with **you**.

Coverage period means the time during which benefits are payable, beginning on the Effective Date and ending on the Termination Date.

Epidemic means a fast-spreading, contagious, or infectious disease or **illness**, occurring in a designated place and time, as documented by a recognized public health authority.

Event means a scheduled activity, which requires a fee to attend, on a specific day(s) and time(s).

Existing medical condition means:

1. any **injury** occurring prior to and including the effective date of this certificate; and
2. any **illness** occurring during the 120 days prior to and including the Effective Date of this insurance which:

- a. required medical examination or treatment by a **physician** or presented symptoms that would cause a reasonable person to seek diagnosis, care or treatment; and
- b. required taking prescribed drugs or medicine unless the **illness** remains controlled without any change in the required prescription.

Family member means **your immediate family member**; in-laws (son, daughter, brother or sister); aunt; uncle; niece; nephew; or an employed caregiver who lives with **you**.

Financial default means a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Illness means a sickness, infirmity or disease that causes a loss that begins during a **coverage period** and is not an **existing medical condition**.

Immediate family member means **your** spouse (by marriage, common-law, or civil union) or **your** domestic partner; parent; child(ren), including children who are, or are in the process of becoming adopted; siblings; grandparent or grandchild(ren); stepparent; stepchild; stepsibling; legal guardian; ward; or in-laws (father or mother).

Injury means bodily harm caused directly by an accident sustained during the coverage period, independent of all other causes.

Mechanical breakdown means a mechanical issue which prevents the vehicle from being driven. **Mechanical breakdown** does not include running out of gas or failure to perform routine maintenance.

Pandemic means an **epidemic** that has affected an unusually large number of people or involves an extensive geographic area.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A **physician** may not be **you**, a **companion**, or a **family member**.

Refund means any cash, credits, recoveries, reimbursements, or vouchers **you** receive or are entitled to receive.

Terrorist act means the unsanctioned and illegal use of force which causes destruction of property, **injury**, or death by an individual or group for the express or implied purpose of achieving a political, ethnic, or religious goal, as recognized by the U.S. State Department. **Terrorist acts** do not include general civil protest, unrest, rioting, or an act of war.

Ticket means a fee, including any service, handling, and parking fees, paid at the time of the original **event** purchase to attend an **event** on a specific day and time. A **ticket** does not include promotional items and donations.

Travel carrier means a company licensed to commercially transport public passengers between cities for a fee by land, water, or air. It does not include:

1. rental vehicle companies;
2. private, chartered, or non-commercial transportation carriers; or
3. local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, livery, or other such carriers).

Uninhabitable means a natural disaster, fire, flood, burglary or vandalism causes enough damage to make a reasonable person find their home or other accommodation unfit for use.

Urgent home repair means an immediate repair that, unless completed, is likely to result in severe damage.

We, Us or Our means Jefferson Insurance Company and its agents.

Weather emergency means:

1. the local government or the National Weather Service issues an advisory against travel as a result of rain, snow or wind; or
2. a "state of emergency" due to weather is declared by the federal, state or local government.

You or Your means the person who has paid for the **event**, purchased the insurance, and will be participating in the **event**.

COMPETITION CARE SERVICES

Before, during, and after your event, we can help make your event more memorable. Please contact us for:

Restaurant Locator

We can help locate a local restaurant before or after your event based on your race day needs and assist with making reservations.

Hotel locator and reservation assistance

If you need assistance finding a hotel near your event, we can help with locating nearby options and making reservations as requested.

Equipment Locator

If your baggage or equipment is misplaced by a common carrier, we can work with the carrier to locate your baggage, give you status updates, inform you when the baggage is found and coordinate delivery of the baggage to you. You will be responsible for any delivery charges not paid for by the common carrier. We can also assist with locating nearby vendors that carry necessary items such as energy gels, sports drinks, and performance gear you may need for your event.

Destination Information

We can provide information on your destination to enhance your event travels.

Bicycle Repair Shop Locator

We can assist with finding and connecting you to local bicycle repair shops.

Shipment Assistance

If you need help transporting your bicycle or other sporting equipment to your event, we can assist with coordinating shipment or by providing information on shipping sports equipment with your carrier if traveling by air.

Race Day Information

We can help provide information regarding your event. Examples include start/finish locations, parking location, start times, etc.

Medical Assistance

Finding a doctor, dentist or medical facility

If you need care from a doctor, dentist or medical facility while you're traveling, we can help you find one.

Travel and Documentation Assistance

Replacing lost travel tickets

If your tickets are lost or stolen, we can contact the airline or other common carrier, and can help you with your travel arrangements if your trip is interrupted.

Replacing lost passports and other travel documents

If your passport or other travel documents are lost or stolen, we can help you reach the appropriate authorities, contact your family or friends, and assist you in getting your documents replaced.

All of our concierge benefits are service benefits, not financial benefits. Any costs associated with the services are paid by you.

HELP WHILE TRAVELING

If you need help while traveling, our assistance team is available 24 hours a day.

Our services are here to help make challenging situations a little easier. With our global reach, we can get you in touch with licensed medical and legal professionals and other kinds of help.

How to reach us:

In the United States, Canada, Puerto Rico and U.S. Virgin Islands, call 1-888-887-4743

All other locations, call collect 1-804-281-6708

If you can't call collect, we'll call you back.

Please have this information ready when you call:

- Your name, location and phone number
- Your policy identification number

We're only a CLICK away!

Visit www.eventregistrationprotection.com to:

- File a claim
- Check claim status
- Modify a policy



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