

RELIANCE BOOKING CANCELLATION PROTECT

POLICY WORDINGS

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IRDAI Registration No. 103.

Reliance General Insurance Company Limited.

Registered Office & Corporate Office: Reliance Centre,
South Wing, 4th Floor, Off. Western Express Highway,
Santacruz (East), Mumbai - 400 055.

UIN:IRDAN103RP0004V01202021.

Corporate Identity No.: U66603MH2000PLC128300.

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RGI/MCOM/CO/RBCP/ Ver.0.1/281220.

An ISO 9001:2015 Certified Company

1. Preamble:

Conditions applicable to the Master Cover Holder:

The Master Cover Holder as mentioned in the Certificate of Insurance to this Policy has

- by way of requesting to Reliance General Insurance Company Limited (hereinafter called " the Company") for issuance of the Master Cover under which this Policy has been issued has disclosed all the relevant information required by the Company for deciding on the issuance of Master Cover and
- Agreed that all Certificates of Insurance are issued as per the terms and conditions as agreed upon in the Master Cover and
- For each Event type, a separate Master Cover shall be issued.

Conditions applicable to the Certificate Holder:

The Certificate Holder mentioned in the Certificate of Insurance to this Policy has:

- by way of submitting a proposal applied to the Company for this insurance Policy and has disclosed all the relevant information required by the Company for deciding on the proposal and issuance of this Policy and
- paid appropriate premium and has agreed to pay subsequent premiums, if any, by their due dates and
- agreed and understood that the Certificate of Insurance will be governed by the terms and conditions of the Master Cover.

Conditions applicable to the Company:

The Company upon accepting the Proposal and receiving all the premiums by their due dates and realization thereof for the Period of Insurance as specified in the Certificate of Insurance, undertakes that if during the Period of Insurance as specified in the Certificate of Insurance to this Policy any Claim occurs which becomes admissible and payable under this Policy then the Company shall pay for such Claim as per the terms, conditions, coverage, exclusions and definitions as mentioned in this Policy

2. Scope of Coverage

All Certificates of Insurance issued under a Master Cover will be issued as per the scope of cover and respective terms and conditions as agreed upon in the Master Cover only

The Company hereby agrees subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Certificate Holder as per the covers and benefits opted in the Master Cover.

It is agreed and understood that the liability of the Company shall in no case exceed the Sum Insured mentioned in the Certificate of Insurance against the respective Cover.

2.1.Cover 1 – Basic Cover (Cancellation Cover)

The Company agrees and undertakes to indemnify the Certificate Holder against a direct Financial Loss sustained in case the Certificate Holder cancels the booking of the underlying Event, in which case the Company will reimburse the forfeited, non-refundable payments made to the Supplier and/or to the Organizer of the underlying Event, subject to

exclusions, terms and conditions of the Certificate of Insurance and provided the following conditions are met:

- i. The insurance cover is purchased simultaneously in the same financial transaction on which the Certificate Holder made payment for booking the Event; and
- ii. This insurance coverage is purchased for the full amount spent on booking the underlying Event that can be cancelled subject to terms and conditions of the booking. Full amount means the ticket cost incurred for Movie and Entertainment or Educational bookings and the Room rent charge incurred for Hotel bookings. Any other cost incurred in the booking of the Event shall not be considered, and
- iii. The Certificate Holder cancels the booking of the Event before the commencement of the Cut Off Time (as per the Certificate of Insurance); and
- iv. The direct Financial Loss sustained by the Certificate Holder due to cancellation of booking of underlying Event should be notified to the Company within the time duration as mentioned in Claim Procedure

Also, provided that the Cancellation initiated by the Certificate Holder is due to any of the following reasons occurring after the Insurance Start date and during the Period of Insurance.

Sr. No	Reason for Cancellation	Whether Applicable to non online events	Whether Applicable to online events
1	Sickness and Accident:		
i.	Sickness or Accident of the Event Attendee / Ticket Holder that required hospitalisation within 21 days before the Event Start Date	Yes	Yes, if hospitalisation within 7 days before Event Start Date
ii.	Sickness or Accident of the Family members or Immediate Family members of the Event Attendee / Ticket Holder that required a visit to a Physician within 2 days of Event Start Date.	Yes	Yes
iii.	Sickness or Accident of a co-worker or Roommate or class mate or a neighbour of the Event Attendee / Ticket Holder wherein the Event Attendee/Ticket Holder's intervention is required in assisting the admission to Hospital or visit to Physician on the same day or one day prior of the Event.	Yes	Yes

iv.	Event Attendee / Ticket Holder or Family member of the Event Attendee / Ticket Holder is a victim of a criminal act or an accident resulting in Financial Loss, intimidation or physical injury and or required coordination with law enforcement authorities	Yes	Yes
2	Death		
i.	Death of the Immediate Family members of the Event Attendee / Ticket Holder	Yes	Yes
ii.	Death of the Family members of the Event Attendee / Ticket Holder within 14 days of Event Start Date	Yes	Yes
iii.	Death of a co-worker or Roommate or class mate or a neighbour of the Event Attendee / Ticket Holder within 2 days of Event Start Date	Yes	Yes
3	Catastrophic Events/Disturbance		
	Any occurrence of the below reasons which may possibly interfere the Event attendance		
i.	Any Natural Disaster or inclement weather or a forecast of such inclement weather conditions from a reputed forecaster like IMD at the venue of Event or in the residence city of the Event Attendee / Ticket Holder	Yes	Yes, if natural disaster leads to power failure or network disruption on the day of the event
ii.	A Strike, Riot or Civil Commotion or an Act or threat of Terrorism at the venue of the Event or in the residence city of the Event Attendee / Ticket Holder	Yes	No
iii.	Epidemic warning or adverse travel advisory at city of the Insured Event	Yes	No

iv.	Any Political Event or rallies, of nature such as to cause major traffic disruption or travel restrictions imposed by government administration in the place of residence of Event Attendee / Ticket Holder or place of Event or en route to the Event	Yes	No
v.	Traffic congestion due to strikes/ rallies or political events which can hold the Event Attendee / Ticket Holder to travel from the place of residence or venue of Event or en route to the Event	Yes	No
4	Work and Family Contingencies		
	Any occurrence of the below reasons which may possibly interfere the Event attendance		
i.	Event Attendee / Ticket Holder or Family member of the Event Attendee / Ticket Holder suffered a loss of job or transfer of job location or modification of job profile	Yes	Yes
ii.	Event Attendee / Ticket Holder presence was required at their place of work leading to cancellation or modification of the planned leave for attending the Event	Yes	Yes
iii.	In case the Event Attendee / Ticket Holder being a student of a recognised university or institute, any change in the availability of the planned leave for attending the Event because of a change in exam dates, curriculum change or cancellation of leave	Yes	Yes
iv.	In case the event being a hotel booking, any change in the purpose of such event but are not limited to interview, exam or conference or business meeting etc being postponed or cancelled.	Yes	No

v.	Any matters related to education, commercial interests, asset transactions or affairs of similar importance pertaining to the Event Attendee / Ticket Holder or the Family members requiring the presence of the Event Attendee / Ticket Holder	Yes	Yes
5	Booking Issues		
	Any occurrence of the below reasons which may possibly interfere the Event attendance		
i.	A Bounced Booking for accommodation booked in relation to the insured Event	Yes	No
ii.	Erroneous Booking of an Event by the Certificate Holder	Yes	Yes
iii.	Loss of the entry or booking documents or registered identification document related to the Event and unavailability of duplicate copy	Yes	No
6	Other Contingencies		
i.	Any occurrence of the below reasons which may possibly interfere the Event attendance		
ii.	Airline/Airport Strike, repair works at Runway, software issues at the airport check-in counters, flight delays, missed connections	Yes	No
iii.	Accident or any defect in the taxi or rented vehicle which restricts the Event Attendee / Ticket Holder from attending the Event.	Yes	No
iv.	Traffic congestion due to extreme weather conditions like heavy rains, Accident of third party, midway car damage which held back the Event Attendee / Ticket Holder to travel from the place of residence or venue of Event or en route to the Event	Yes	No
v.	Restricting the Travelling companion of the Event Attendee / Ticket Holder from attending the Event as a result of any of the perils mentioned above.	Yes	No

Claims under this cover are admissible in case of Partial Cancellation by Certificate Holder only in case of clause (b) under Partial Cancellation definition.

This cover is a Mandatory Cover under this Policy. The underlying Event mentioned above in the coverage may comprise of any the following:

- Movies bookings.
- Entertainment or Educational Event bookings.
- Hotel bookings.

The specific underlying Event covered is as mentioned in the Certificate of Insurance.

2.2.Cover 2 – Loss of Discount Coupons(s)

In consideration of the payment of the additional premium by the Certificate Holder as mentioned in the Certificate of Insurance attributable to this cover and realization of the same by the Company it is agreed that:

In case of cancellation of the underlying pre-booked Event leading to the Claim being payable under the terms and condition of the Policy, the Company agrees to indemnify the Certificate Holder for the forfeited non-refundable explicit purchase cost incurred by the Certificate Holder in buying the Discount Coupons(s) which was used to its full value while doing transaction for making payment for booking of the underlying Event, subject to following conditions:

- I. The Claim against the Cancellation Cover (Basic Cover) is payable.
- ii. The particular Discount Coupons(s) in consideration shall be fully and Permanently Utilised in booking of the underlying Event. The Discount Coupons(s) are not re-usable [partially or fully] in any other transaction.
- iii. The Discount Coupons(s) is used by Certificate Holder at the time of booking of the Event to avail an immediate discount and the final booking amount (as shown in the invoice) of the underlying Event should reflect the discount availed by the Certificate Holder.
- iv. In monetary terms, the purchase cost incurred by the Certificate Holder to buy the Discount Coupons(s) is either equal to or lesser than the Sum Insured shown against this cover in the Certificate of Insurance. If the purchase costs are higher than Sum Insured shown against this cover in the Certificate of Insurance, then Claims payment may be limited up to the Sum Insured of this cover subject to other terms and conditions of the Policy.
- v. The purchase cost of the used Discount Coupons(s) is not recoverable in any manner and is not insured in any other Insurance Policy.
- vi. The Claim under this cover is payable subject to submitting the original invoice or the receipt as a evidence for the purchase cost incurred towards purchasing the Discount Coupons(s) and evidence of it being used at the time of booking of underlying Event.
- vii. Claims under this cover are not admissible in case of Partial Cancellation by Certificate Holder

This cover is an additional cover and not mandatory under the Master Cover. The underlying Event mentioned above in the coverage may comprise of any the following:

- Movies bookings.
- Entertainment or Educational Event bookings.
- Hotel bookings.

The specific underlying Event covered is as mentioned in the Certificate of Insurance.

2.3.Cover 3 – Convenience Fees Cover

In consideration of the payment of the additional premium by the Certificate Holder as mentioned in the Certificate of Insurance attributable to this cover and realization of the same by the Company it is agreed that:

In case of cancellation of the underlying pre-booked Event leading to the Claim being payable under the terms and condition of the Policy, the Company agrees to indemnify the Certificate Holder for

the forfeited non-refundable cost incurred towards Convenience Fee and or Card Handling Charges or any other similar term as may be used by the Supplier or the Organizer during the booking of the underlying Event provided that:

- The Claim against the Cancellation Cover (Basic Cover) is payable.
- The ticket or receipt of the booking of the underlying Event shall explicitly mention these charges in the breakup of the costs of the booking and should be non refundable.
- In monetary terms, the actual amount paid towards Convenience Fee and or Card Handling Charges or any other similar term as may be used by the Supplier or the Organizer is either equal to or lesser than the Sum Insured shown against this cover in the Certificate of Insurance. If the actual costs are higher than Sum Insured shown against this cover in the Certificate of Insurance, then Claims payment may be limited up to the Sum Insured of this cover subject to other terms and conditions of the Policy.
- The actual amount paid towards Convenience Fee and or Card Handling Charges, or any other similar term as may be used by the Supplier or the Organizer, is not recoverable in any manner and is not insured in any other Insurance Policy.
- Claims under this cover are not admissible and no Claim amount will be paid under this cover in case of Partial Cancellation by Certificate Holder

This cover is an additional cover and not mandatory under the Master Cover. The underlying Event mentioned above in the coverage may comprise any of the following:

- Movies bookings.
- Entertainment or Educational Event bookings.
- Hotel bookings.

The specific underlying Event covered is as mentioned in the Certificate of Insurance.

2.4.Cover 4 – Food and Beverages Cover

In consideration of the payment of the additional premium by the Certificate Holder as mentioned in the Certificate of Insurance attributable to this cover and realization of the same by the Company it is agreed that:

In case of cancellation of the underlying pre-booked Event leading to the Claim being payable under the terms and condition of the Policy, the Company agrees to indemnify the Certificate Holder for the forfeited non-refundable cost incurred during the booking of the underlying Event by the Certificate Holder towards pre-booking of meals, food, snacks or other eatables and or towards beverages, provided that:

- The Claim against the Cancellation Cover (Basic Cover) is payable.
- The ticket or receipt of the booking of the underlying Event shall explicitly mention these charges in the breakup of the costs of the booking and should be non refundable.
- In monetary terms, the actual amount paid towards the booking of the meals, food, snacks or other eatables and or towards beverages is either equal to or lesser than the Sum Insured shown against this cover in the Certificate of Insurance. If the actual costs are higher than Sum Insured shown against this cover in the Certificate of Insurance, then Claims payment may be limited up to the Sum Insured of this cover subject to other terms and conditions of the Policy.
- The pre-booking of meals, food, snacks or other eatables and or beverages should be done simultaneously in the same transaction for the booking of the underlying Event covered in Basic Cover. The booked meals, food, snacks or other eatables and or beverages shall be scheduled to be served or shall be available only when underlying Event is in proceedings.
- Claims under this cover are not admissible and no Claim amount will be paid under this cover in case of Partial Cancellation by Certificate Holder

This cover is an additional cover and not mandatory under the Master Cover. The underlying Event mentioned above in the coverage may comprise of any the following:

- Movies bookings.
- Entertainment or Educational Event bookings.
- Hotel bookings.

The specific underlying Event covered is as mentioned in the Certificate of Insurance.

2.5.Cover 5 – Event Reschedule Cover

In consideration of the payment of the additional premium by the Certificate Holder as mentioned in the Certificate of Insurance attributable to this cover and realization of the same by the Company, it is agreed that:

In case the Certificate Holder reschedules or re-books the underlying Event due to reasons mentioned in Cover 1: Cancellation Cover (Basic Cover) section to a different Schedule Date and Time of Event by way of either advancement or postponement of the Scheduled Date and Time of the Event, the Company agrees to indemnify the Certificate Holder the additional booking cost incurred for Rescheduling or Re-booking the same Event with the same Master Cover Holder, provided that:

- Post the rescheduling, the Ticket Holders are no longer attending or participating in the original Event.

- ii. This Cover pays only for the first rescheduling of the original underlying Event. Claims for any subsequent rescheduling are not payable under this Cover.
- iii. The Claim against the Cancellation Cover (Basic Cover) is payable.
- iv. The Rescheduled or Re-booked Event shall comply with all of the following conditions:
 - o The Certificate Holder and the Ticket Holder(s) under the Policy shall remain the same in the rescheduled or re-booked Event. There shall be no change pertaining to the Event Attendee / Ticket Holder or Certificate Holder who were covered under the Certificate of Insurance
 - o There shall be no change in the attributes of the rescheduled or re-booked Event as compared to original booked Event, specifically, this means:
 - In case of Hotel Bookings, the Hotel remains same as the original Event.
 - In case of Movie and Entertainment Event bookings, the name of the movie, theatre, city and or the Entertainment Event is the same as the original Event.
 - o The booking date of the rescheduled Event shall be the same date on which the Certificate Holder cancelled the original underlying Event booking.
- v. In case of postponement or advancement of the Event, the Schedule Date and Time of the rescheduled or rebooked Event shall be as mentioned below:-

Category	Scheduled Date and Time of the Rebooked Event
Movies	Within 24 hours of the Schedule Date and Time of the original underlying event
Hotel Booking	Within 7 days of the Schedule Date and Time of the original underlying event
Other Events	Next immediate available Date and Time slot of the original booked underlying event

- vi. The Company's liability under the Cover is limited to the lowest of the following:
 - o difference between the Rescheduled or Rebooked Event booking cost and the original Event booking cost or
 - o 50% of the cost of the booking of the original Event or
 - o The Sum Insured against this Cover as shown in the Certificate of Insurance.
- vii. Claims under this cover are not admissible and no Claim amount will be paid under this cover in case of Partial Cancellation by Certificate Holder
This cover is an additional cover and not mandatory under the Master Cover. The underlying Event mentioned above in the coverage may comprise of any the following:

- Movies bookings.
- Entertainment Event or Educational bookings.
- Hotel bookings.

The specific underlying Event covered is as mentioned in the Certificate of Insurance.

3. Definitions

The terms defined below have the meanings as ascribed to them below wherever they appear in this Policy and, where appropriate, references to the singular includes reference to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

- i. Bounced Booking: Bounced Booking means the refusal of booking to Certificate Holder for an earlier confirmed Event booking, possibly due to an error in planning, overbooking or technical glitch at the end of the service provider wherein the Certificate Holder has made the payment and has received the confirmation for his Event Booking.
- ii. Cancellation or Cancels: Cancellation or Cancels means when the Certificate Holder explicitly cancels the booking for the underlying pre-booked Event as per the terms and conditions of the booking and prior to the time as mentioned in the Cut off Time in the Certificate of Insurance.
- iii. Card Handling Charges: Card Handling Charges means extra charges levied over and above the actual price of the booking of underlying Event for the purpose of making the payment for the booking by a credit or a debit card belonging to the Certificate Holder as per rule and regulation of Organizer / Supplier and as incurred by the Certificate Holder at the time of booking.
- iv. Cash Discount: Cash Discount means an explicit reduction on the billed amount for the booking of the underlying Event. It is not a Cash-back and or reward points and or loyalty points.
- v. Cash-back: Cash-back means a financial transaction that provides a refund of an agreed amount of cash as per terms offered by the Supplier or Organizer to an account of a credit card or debit card or mobile account or a bank account or E-wallet. The cash refund is explicitly linked to the amount spent for the booking for the underlying Event by the Certificate Holder.
- vi. Certificate Holder: The person who has proposed to the Company to be an Insured under the Policy or who has proposed on the behalf of the Insured to the Company and is accepted by the Company to be the Proposer and the Certificate of Insurance specifically identifies the person as the Certificate Holder. The Certificate Holder shall not be a Minor. The Certificate Holder shall have completed 18 years of age as on the date of issuance of the Policy.
- vii. Certificate of Insurance: The Policy Schedule issued to the Certificate Holder in line with the terms and conditions as agreed upon in the Master Cover attached to and forming part of this insurance contract mentioning details including but not limited to, details of the Certificate Holder

Ticket Holder(s), coverage, sections and benefits applicable, the Sum Insured, the Policy Period, premium paid (including duties, taxes and levies thereon).

- viii. Claim: A demand made by the Certificate Holder for payment under any Benefit, as covered under the Policy and or Certificate of Insurance.
- ix. Classmate: Classmate means fellow student member at the same educational institutions that of Event Attendee/Ticket Holder.
- x. Common Carrier: Common Carrier means:
- For Air Travels, this means travel by any civilian land or scheduled aircraft operated under a valid licence for the transportation of fare paying passengers under a valid ticket. In India it also means that the airline with which the booking is done has the Air Operator Permit (AOP) issued by the Director General Civil Aviation (DGCA) and is obtained under intended service category of 'Scheduled Air Transport Service (Passenger)' or 'Scheduled Regional Air Transport Service (Passenger)' and not under 'Non-Scheduled Air Transport Service (Passenger)' or 'Air Transport Cargo Service' as at the year 2018 or any equivalents in the subsequent revisions thereof.
 - For the Bus Travels, a Common Carrier means buses operated under the relevant permit of the Regional Transport Authority of the respective State Governments and which are operated regularly between the stations as per a published schedule and routes and in which individual seats are sold as separate tickets to fare paying passengers. For this purpose, the buses which sell their services as a rental of whole vehicle and or operate in non-scheduled routes are excluded.
 - For the Train Travels, a Common Carrier means trains services operated for civilian purposes by the Indian Railways or its subsidiaries, if any.
- xi. Company: Company means "Reliance General Insurance Company Limited".
- xii. Consequential Loss: Consequential Loss is a subsequent loss that follows the direct Financial Loss incurred by the Certificate Holder on Cancellation of the underlying Event booking. For the purposes of this Policy, any Consequential Loss that is suffered by the Certificate Holder or by the Insured or by the Ticket Holder that may arise due to the act of the Cancellation of the Event is not covered under the terms and conditions of the Policy.
- xiii. Convenience Fee: Convenience Fee means Charges levied by the Supplier or Organizer of the underlying Event which are over and above the actual price of the booking of the underlying Event at the time of payment for the booking and is shown separately under this head in the invoice or receipt of booking.
- xiv. Cover Period: Cover Period means the time duration between Date and Time mentioned as Cover Period and

ending on the Date and time mentioned as Cover Period on the Master Cover Schedule issued for the named Supplier or the Organizer during which the agreed terms and conditions holds good and on the basis of which the Certificate of Insurance will be issued for underlying booking of the Event to the Certificate Holder.

- xv. Cover Period End Date: The date and time on which the Cover Period expires, as specifically appearing on the Master Cover Schedule.
- xvi. Cover Period Start Date: The date and time on which the Cover Period commences, as specifically appearing on the Master Cover Schedule.
- xvii. Coworker: Coworker means any person who is an employee and interacts regularly with the Event Attendee/Ticket Holder and works in the same organization. The employee can either be on Company's payroll or can act as a consultant to the Event Attendee/Ticket Holder's Company or vice versa.
- xviii. Cut Off Time Clause: The cut off time agreed upon and specified so in the Certificate of Insurance is the duration in unit of hours and minutes immediately preceding the Schedule Date and Time of Event (as it appears at the time of booking of the Event) on commencement of which all Covers under the Policy cease to exist.
- xix. Day(s): Day(s) means a continuous period of 24 hours.
- xx. Discount Coupons(s): Discount Coupon means a ticket or a document (available as a Physical Paper Copy or in Soft Copy) that entitles the holder for an immediate Cash Discount of specific amount while booking the underlying Event. For this purpose, Promotional Code, Discount Code, Discount Vouchers, Gift Cards or Gift Voucher and any other such similar commercial references are accepted to be treated as a Discount Coupons. The Certificate Holder shall have explicitly purchased it from a source acceptable to the Supplier.
- xxi. Entertainment or Educational Event(s): Entertainment or Educational Events include but are not limited to theatre events, award shows, fashion show, literary events, musical events, musical plays, comedy shows, concerts, walking events, circus, educational events, training events, seminars, conferences and other such Events conducted either at physical venue or online platform as accepted by the Company. The Certificate Holder pays for the required booking to the Supplier or the Organizer for the Ticket Holders to attend as an audience only.
- xxii. Erroneous Booking: Erroneous Booking means any booking of an Event which is different than the original booking intended by the Certificate Holder and is cancelled within 24 hours of booking. This booking shall be different from the original intended booking in some of the below parameter of the Event but not in all of them. The parameters of the Event are date, time, place, destination city, arrival city or Event itself (only in case of movies).
- xxiii. Event(s): Event(s) means one or more of the Events as specifically mentioned in the Master Cover or the Certificate of Insurance.

xxiv. Event Attendee / Ticket Holder: The person for whom the booking for the underlying Event has been done by the Certificate Holder. Further, the person accepted by the Company to be Event Attendee / Ticket Holder under this Policy and who is identified specifically as the Event Attendee / Ticket Holder in the Certificate of Insurance.

xxv. Family member: Family member means any visiting relative or relative living in the same city as that of Event Attendee/ Ticket Holder

Financial Loss: A Loss that is quantifiable in monetary terms and is suffered by the Certificate Holder as a direct result of the Cancellation of underlying pre-booked insured Event. The Financial Loss that is payable against each Cover of the Policy is as below:

Cover	Financial Loss covered under the Policy
Cancellation Cover	Forfeited non-refundable payments made to the Supplier or the Organiser [Please refer paragraph 2.1]
Loss of Discount Coupon Cover	Forfeited non-refundable explicit purchase cost incurred by the Certificate Holder in buying the Discount Coupons(s) which was used to its full available limit while booking the underlying Event [Please refer paragraph 2.2]
Convenience Fees Cover	Forfeited non-refundable cost incurred during the booking of the underlying Event by the Certificate Holder towards Convenience Fee and or Card Handling Charges or any other similar term as may be used by the Supplier or the Organizer [Please refer paragraph 2.3]
Food and Beverage Cover	Forfeited non-refundable cost incurred during the booking of the underlying Event by the Certificate Holder towards pre-booking of meals, food, snacks or other eatables and or towards beverages [Please refer paragraph 2.4]
Event Reschedule Cover	Forfeited non-refundable cost incurred for Rescheduling or Re-booking the same Event with the same Service provider [Please refer paragraph 2.5]

xxvii. IMD: IMD stand for Indian Meteorological Department

xxviii. Immediate Family members: Immediate Family members means only the members listed below:

- legally married spouse
- children
- parents
- parent -in-law
- siblings
- grand parents
- Any other Family member who are residing at the same address as the of Event Attendee/ Ticket Holder.

xxix. Insurance End Date: The date and time on which the cover under this Policy expires, as specifically appearing in the Certificate of Insurance.

xxx. Insurance Start Date: The date and time on which the Insurance commences, as specifically appearing in the Certificate of Insurance. This date and time shall commence within the Cover Period specified in the Schedule attached to the Master Cover.

xxxi. Master Cover Holder: Master Cover Holder will be either the Supplier or the Organiser of the underlying Event, who facilitates an online platform or web portal for booking of the underlying Event and with whom the Company has a tie-up for selling of this Policy at agreed terms and conditions. This pre agreed terms and conditions is called the Master Cover. The agreed terms and condition as per the Master Cover shall be then the basis of the coverage offered to the prospective Certificate Holders who solicited for insurance protection at the time of booking for of the underlying Event using the facilities provided by the Supplier or the Organiser of the underlying Event.

xxxii. Minor: Minor means a person who has not completed eighteen years of age as of the Insurance Start Date. For the purposes of this Policy, the Certificate Holder cannot be a Minor.

xxxiii. No Show: No Show is a circumstance in which Event Attendee / Ticket Holder has not attended the underlying pre-booked Event at the Scheduled Date and Time and the Event Attendee or the Ticket Holder or the Certificate Holder has not cancelled the booking of the Event.

xxxiv. Organizer: Organizer of an Event is the Company who is organizing the Event for attending of which the Certificate Holder / Event Attendee / Ticket Holder has booked the ticket.

xxxv. Partial Cancellation : Partial Cancellation shall mean any and/or all of the following situations:

- (a) If the booking for the pre-booked underlying Event is curtailed or modified by the Certificate Holder such that the Ticket Holder(s) are not attending the underlying pre-booked Event for the full time period for which it was originally booked;

(b) If the Certificate Holder cancels the pre-booked Event for some and not all Ticket Holders.

- xxxvi. Percent of coverage: This is an optional feature available under this Policy as opted under the Master Cover. Upon having this feature in the Policy, the Claim payable amount under this Policy is reduced in proportion of the percentage shown against the Percent of coverage as mentioned in the Certificate of Insurance (this would be same as the Percent of Cover shown in the Master Cover). This feature is alternatively referred as Co-Pay.
- xxxvii. Period of Insurance: The Period of Insurance commencing from the Insurance Start Date and Time and ending on the Insurance End Date and Time and as specifically appearing in the Certificate of Insurance.
- xxxviii. Permanently Utilised: Permanently Utilised means the Discount Coupon that was used to avail the Cash Discount for booking of the underlying Event is permanently and forever spent. Further it is not available to be used in any other subsequent future transactions by any person after being utilised in the transaction for booking the underlying Event.
- xxxix. Policy: The Company's contract of insurance with the Certificate Holder providing cover as detailed in this Policy Terms and Conditions, the Proposal Form, Schedule, Certificate of Insurance, Endorsements, Annexure, if any, which form part of the contract and must be read together.
- xl. Roommate: Roommate means any person sharing the same accommodation with the Event Attendee/Ticket Holder. The Roommate shall also mean any paying guest with a valid accommodation agreement with the landlord.
- xli. Schedule Date and Time of Event: The date and time of commencement of the underlying pre-booked Event as decided by the Organizer of the Event at the time when booking was first made.
- xlii. Sum Insured: The maximum limit of the Company's liability under the Policy and as shown against each Cover in the Certificate of Insurance. Sum Insured is mentioned in Indian Rupees.
- xliii. Supplier: Supplier is the entity that facilitates an online platform or portal for booking of an Event on behalf of or in consent with the Organizer of the Event and with whom the Company has a tie-up for selling of this Policy. The Certificate Holder has availed this facility to book the underlying Event and to simultaneously buy this Policy by providing appropriate disclosures and information by means of a proposal and by paying the applicable premium.

4. Exclusions – What is not Covered in this Policy

4.1.1. General Exclusions under the Policy

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arises directly or indirectly due to any of the following:

- i. Unilateral Cancellation by either Supplier or the Organizer: If the underlying pre-booked Event is Cancelled unilaterally by the Supplier, their employee, contractor or lease or by the Organizer of the Event, their employee, contractor or lease, this Policy shall cease to exist with respect to that specified Event.
- ii. Abandonment of the Event by the Organizer: Abandonment and or Cancellation of the Event by the Organizer of the Event.
- iii. No-Show or Abandonment by the Event Attendee or Ticket Holder: Loss arising due to No Show to the Event by the Event Attendee or Ticket Holder is not covered under the Policy. Only Financial Loss arising out of explicit Cancellation by the Certificate Holder is covered under this Policy.
- iv. Consequential Losses and Legal Liabilities: Any Consequential Loss or any Legal Liability arising due to the act of Cancelling the underlying pre-booked Event is excluded except as stated under respective Add on Covers.
- v. Events not having venue within India: Events whose venue is outside the geographical boundaries of India is excluded..
- vi. Bulk Booking: Booking of any Event for purposes like movie screening, meeting, seminars, conferences, marriage or any other reason where bulk booking is involved is excluded from the scope of cover unless specifically agreed upon by the Company.
- vii. Cyber Issues: Any Loss incurred by Certificate Holder due to a cyber Event is excluded.

Company will not be responsible for any Claim not complying with the Policy terms and condition, even though it may be directly or indirectly arising out of or caused by, contributed to or resulting from any, but not limited to, the following, :

- Functioning, non-functioning, improper functioning, availability or unavailability of:
 - o The internet or similar facility; or
 - o Any intranet or private network or similar facility; or
 - o Any website, bulletin board, chat room, search engine, portal or similar third party application service.
- Alteration, corruption, destruction, distortion, erasure, theft or other loss of or damage to data, software, information repository, microchip, integrated system or similar device in any computer equipment or non computer equipment or any kind of programming or instruction set; or
- Loss of use or functionality, whether partial or entire, of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic and any ensuing inability or failure of any Event Attendee or Ticket Holder to conduct business.

- viii. **Illegal Events:** Loss arising due to Cancellation by the Certificate Holder or the Event Attendee or Ticket Holder for any Event that are banned by any regulation, law or by a public decree either by the Government or Government Authority or other such Statutory Bodies is not covered under this Policy.
- ix. **Law and Order:** Any Loss caused by the order of or any regulation passed by any government authority and related bodies.
- x. **Refundable portion of the bookings:** Any Claim or Loss arising regarding the refundable amount (i.e. refundable against a Cancellation to the Certificate Holder by the Supplier or Organiser of the Event) as per the terms and condition of the booking at the time of booking the Event is not covered under this Policy.
- xi. **Change in Cancellation Policy of the Supplier or the Organiser:** Any Claim or Loss arising from a change in the Cancellation and refund Policy of the Supplier or the Organiser after booking of underlying Event is not covered under this Policy. The Claim value under the Policy will be computed only as per the refund Policy of the Supplier or the Organiser as prevailing on the date of the booking.
- xii. **Disputed Booking:** Any Claim or Loss arising under the Policy in a circumstance where the booking of underlying Event is disputed for a reason including but not limited to transaction error, partial payment, non-payment or dispute related to terms and condition of booking as per Supplier or Organizer of the Event, is not payable under the Policy until the dispute between the parties is resolved and requisite amount towards premium for the insurance cover is received and realized by the Company.
- xiii. **Disputed Cancellation:** Any Claim or Loss arising under the Policy in which the underlying Cancellation of the Event is not as per the terms and condition of the bookings and is disputed by the Supplier or the Organiser of the Event, is not payable under the Policy until the dispute between the parties is resolved.
- xiv. **Bankruptcy of the Supplier and or the Organiser:** Any Claim arising due to a bankrupt and or an insolvent Supplier or Organiser is not covered under this Policy.
- xv. **Restrain, Arrest, Detention or Summon for Investigation of the Event Attendee / Ticket Holder or Certificate Holder:** The Cancellation of the booking of the Event is attributed to an arrest, issue of arrest warrant, restrain, detention or summon for investigation by any law enforcement authority or by a Government department of the Event Attendee or Ticket Holder or the Certificate Holder is not covered under this Policy.
- xvi. **Ionising Radiations:** Any Loss or damage to any property whatsoever or any Loss or expense whatsoever resulting or arising there from or any Consequential Loss and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.

- xvii. **Nuclear Weapons:** Any accident, Loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- xviii. **Incidental Expenses:** Any Financial Loss incurred by the Event Attendee or Ticket Holder due to cancellation of underlying pre-booked Event in the form of, exchange commission, convenience charges, transaction charges, food and beverage or such other related heads of costs unless otherwise specifically covered in Policy.
- xix. **Late Reporting of Claims:** Any Claim reported to the Company more than Seven (7) days from the date of Cancellation of the booking of the underlying Event.
- xx. **Known circumstances:** Any circumstance, fact or matter of which the Event Attendee or Ticket Holder was or ought to have been reasonably aware prior to the commencement of the Period of Insurance is not covered under this Policy.
- xxi. **Acts of Terrorism:** Any Loss arising out of or related to any act of terrorism or terrorist or militants are not covered under this Policy.
- xxii. **War, Civil Unrest and Rebellions:** War or connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power seizure, capture, arrests, restraints and detentions of all Kings, Princes and people of whatsoever nation, condition or quality.
 - Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel and for the purposes hereof, combustion shall include any self sustaining process of nuclear fission nuclear weapons material.
 - Provided that due observance and fulfilment of the terms and conditions of this Policy (with conditions on all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Event Attendee / Ticket Holder and truth of the statement and answers in the said written proposal shall be a condition precedent to any liability of the Company under this Policy.

4.2.Exclusions under the Loss of Discount Coupons(s) Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arising directly or indirectly due to any of the following:

- i. **Free of Cost Discount Coupons:** Loss of a Discount Coupons which are offered to the Certificate Holder free of cost and or for which the Certificate Holder did not incur a specific purchase cost.
- ii. **Discount Coupons not offering Cash Discount for the Event booking:** Loss of a Discount Coupons which do not offer direct explicit and immediate Cash Discount.

- iii. Discount Coupons offering Cash-backs: Loss of a Discount Coupons which offers a Cash-back is excluded.
- iv. Loyalty Points or Reward Points: Loss of or Loyalty Points and or Rewards points are excluded

4.3.Exclusions under Convenience Fees Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arising directly or indirectly due to any of the following:

- i. Taxes and Surcharge: Any charge that is levied as a Government Tax or Surcharge or by Government Authorities is excluded under this Cover.
- ii. Not mentioned as Convenience Fee: Any charge that is not mentioned by cancelling the booking of the underlying Event and is not shown as Convenience Fee or Internet Handling Charge or Card Handling Charge or any other similar term as may be used by the Supplier or the Organizer is excluded
- iii. Voluntary Donations: Any voluntary donation made by the Card Holder at time of the booking the underlying Event is excluded
- iv. Extra Charges: Any extra Charges incurred by the customer towards availing any non-standard facilities at the Event or during Event such as and not limited to extra leg room, option to upgrade class, Food and Beverage etc., are excluded
- v. Membership Charges: Any charge incurred by the Certificate Holder towards acquiring any membership for any scheme or club is excluded

4.4.Exclusions under Food and Beverages Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arises directly or indirectly due to any of the following:

- i. Taxes and Surcharge: Any charge that is levied as a Government Tax or Surcharge or by Government Authorities is excluded under this Cover.
- ii. Food and Beverage not mentioned so: Any charge that is not refunded by cancelling the booking of the underlying Event and is not shown as Food and Beverage charges is excluded
- iii. Food and Beverage not booked through the Supplier: Any Food and Beverage booking that is not done through the Supplier or Organizer of Event with whom the underlying Event is booked.
- iv. Food and Beverage not to be delivered during the Event: Any booking for which Food and Beverage is not to be delivered during the proceedings of the underlying Event and is booked as Take-away or Parcel is excluded.
- v. Any medical or health related liability: Any sickness, accident, death or bodily injury either to the Insured or to the Certificate Holder or to any other Third Party that may arise due to the either non-delivery (whether partially or fully) or consumption of the Food and Beverage booked for the Event, is not covered.

- vi. Membership Charges: Any charge incurred by the Certificate Holder or the Insured towards acquiring any membership for any scheme or club is excluded.
- vii. Cancellation of only the Food and Beverage: Any charge incurred by the Certificate Holder towards Cancelling only the Food and Beverage without Cancelling the underlying Event as covered in Clause 2.1 (Basic Cover) is not covered.
- viii. Non Delivery of the Food and Beverage: Any Loss incurred by the Certificate Holder due to non delivery of the booked Food and Beverage is not covered.
- ix. Rejection by the Certificate Holder or the Insured: Any Loss incurred by the Certificate Holder due to rejection or return of the delivered Food and Beverage is not covered.

4.5.Exclusions under Event Reschedule Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any Event Attendee or Ticket Holder under any benefit(s) where such liability or Claim arising directly or indirectly due to any of the following:

- i. Cancellation of the rescheduled Event: The Financial Loss incurred by the Certificate Holder in case of Cancellation of the rescheduled Event is not covered under this Policy.
- ii. Extra Charges apart for the Event Cost: Any extra services or charges apart from the difference of the booking cost incurred for the rescheduled Event included in the rescheduled Event bill or invoice are not covered. The extra services can be of nature like including but not limited to services like Pre booking of meals, preferred or premium seats, up gradation charge to move from one class to another class, etc.,
- iii. Rescheduling cost borne by the Organiser or the Supplier: If the cost of the rescheduling is borne by the Organiser or the Supplier either in full or in part, then to such extent the cost is not covered under this Policy.

5. General Conditions – Applicable to all Events

This Policy and the Certificate of Insurance thereto shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or Certificate of Insurance shall bear the same meaning wherever it may appear.

- i. Disclosure to information norm
Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the Event of misrepresentation, mis-declaration, mis-description or non-disclosure of the material fact. In the Event of untrue or incorrect statements, misrepresentation, mis-declaration, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents or any material information having been withheld, or a Claim being fraudulent or any fraudulent means or device being used by the Certificate Holder / Event Attendee / Ticket Holder or any one acting on his/ their behalf to obtain a benefit under this Policy, the Company may cancel this Policy at its sole discretion and the premium paid shall be forfeited in its favour.

ii. Claim Procedure

If the Certificate Holder cancels the booking of the Event with the Master Cover Holder and thereafter incurs a direct Financial Loss on account of such Cancellation, the Company will indemnify subject to the Claim being payable under this Policy.

A. Responsibility of the Certificate Holder:

- a. Initiate and complete the process of cancellation of underlying booked Event from the same platform from where it was booked.
- b. Preserve all documents, acknowledgements either in hard copy, email, sms or as a screen-shot of the interface as an evidence of cancellation.
- c. Maintaining the Bank statement from which the booking was done and to which account the refund was received.
- d. Intimating the Claim to the Company in not later than 7 Days from the date of Cancellation in writing on registered email.id or servicing branch address as mentioned on the Certificate schedule.
- e. Preserving and submitting all relevant documents related to booking and cancellation of the underlying Event along with Claim Form to the Company. The relevant document related to cancellation are:
 - Policy Certificate,
 - Duly filled Claim form.
 - Documents supporting cancellation as below:

Reason for Cancellation	Supporting Document
Sickness and Accident	<ol style="list-style-type: none"> a. Physician Consultation proof like bills or prescription b. Declaration from the Event Attendee/ Ticket holder c. Declaration from the Event Attendee/ Ticket holder detailing the necessity of the Event Attendee/ Ticket holder's intervention. d. Declaration from the Event Attendee/ Ticket holder detailing the necessity of the Event Attendee/ Ticket holder's intervention along with any supporting document like summons, complaint filed etc
Death	<ol style="list-style-type: none"> a. Death Certificate issued from the respective Municipality authority or a Physician declaration b. Declaration from the Event Attendee/ Ticket holder detailing the necessity of the Event Attendee/ Ticket holder's presence

Catastrophic Events/Disturbance	<ol style="list-style-type: none"> a. Supporting document include any government advisory, media publications or forecast reports b. Any media report or specific advisory received on such perils is required for Claims processing
Work and Family Contingencies	<ol style="list-style-type: none"> a. Supporting documents like termination order or transfer order or job change order. b. Supporting documents like attendance proof or leave cancellation memo etc c. Supporting documents like circular, revised exam permits or published time tables d. Supporting documents like circular, specific communications received on such modifications e. Declaration from the Event Attendee/ Ticket holder detailing the necessity of the Event Attendee/ Ticket holder's intervention along with any supporting document appropriate to the situation
Booking Issues	<ol style="list-style-type: none"> a. Proof of Bounced Booking includes communication from the hotel /service on non-confirmation of the ticket of previously confirmed booking b. Proof of alternative booking that is within 48 hours of the original departure c. Any complaint raised with the Event Organiser or Supplier would be required. In case of any missed item complaint is filed with law enforcement authority, it too can be provided d. Original booked tickets along with payment receipt e. Cancellation confirmation of original booking f. New booked tickets along with payment receipts

Other Contingencies	<ul style="list-style-type: none"> a. Copy of complete set of itineraries b. Confirmation from airlines mentioning the scheduled arrival time and actual arrival time. c. The reason for delay in flight also needs to be mentioned d. Communication from airline/airport is required for Claims processing. g. Taxi /bus /train receipts mentioning date and time of travel h. Travel tickets, if any I. For the Travelling Companion can submit the list of documents related to any reasons mentioned above.
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- f. Maintaining and preserving documents related to Claim and to produce it to the Company whenever it is being asked for.
- g. Company reserves the right to do the inspection or audit of the records of the Certificate Holder or Insured related to this Claim as per the merit of the case.
- h. For reimbursement Claims the Certificate Holder need to produce the documentary evidence including but not limited to
 - Policy Certificate,
 - Duly filled Claim form.
 - Bank or E-wallet statement from which the booking was done and to which account the refund was received by identifying the booking and refund transactions,
 - All acknowledgements related to transactions for the underlying booked Event which has been cancelled.
 - Identity Card of all Insured along with Certificate holder.
 - Document as mentioned in respective cover (If any)
 - Any Other Document as required by Company based on the merit of the Case.

B. Responsibility of the Master Cover Holder:

- a. Collect the premium at the time of booking of the underlying Event in the same transaction.
- b. Transfer the premium in the account of the Company within a pre-agreed time duration.
- c. Provide the details of the prospect Certificate Holder and the Insured in the format agreed upon as Proposal Form for Insurance.
- d. Master Cover Holder should take a declaration from the prospect Certificate Holder at the time of booking of the Event that "I hereby authorize the _ _ _ _ _ (Master Cover Holder) to deposit my premium with the Reliance General Insurance Company for issuance of Certificate of Insurance. I

hereby agree with the terms and conditions of the cover. At the time of Claim I hereby authorize the _ _ _ _ _ (Master Cover Holder) to co-ordinate on my behalf with the Reliance General Insurance Company for claim processing related to my cancellation of _ _ _ _ _ (the underlying Event)".

- e. At the time of Cancellation of underlying booked Event by the Certificate Holder the Company will refund back the difference of amount due to Cancellation in the same account from which the transaction was done at the time of booking of underlying Event along with the refund of booking subject to the terms and condition of the cover has been duly complied with.
- f. The Master Cover Holder will share the detail of cancellation with the Company on very next day.
- g. The Company will check with the details of Cancellation and ascertain the admissibility of the Claim. If it is found in order the amount will be transferred in the CD Account of the Master Cover Holder maintained with the Company for Claim settlement.
- h. Due diligence to be observed by the Company and Master Cover Holder in reimbursing the Certificate Holder and should ensure that terms of Cover has been duly complied with. The Company reserves the right to reject the settlement of any case where any violation of term will be observed.

All Claims are to be paid in Indian Rupees only. If the Insured suffer a Loss which is in a foreign currency, the amount will be converted into Indian Rupee at cash rate of exchange published in the currency conversion website of Reserve Bank of India or, if it has ceased to be current, the currency conversion rate would be the rate as at the date of Purchase or at Settlement, whichever is lower. All benefits are only payable when approved by the Company.

iii. Cancellation Of Policy:

The Company reserves the right to cancel this Policy at any time and forfeit any premium paid hereon, by sending 7 days notice in writing to the Certificate Holder's last known address or to the Certificate Holder's registered email.id with the Supplier, in case event of misrepresentation, mis-declaration, mis-description or non-disclosure of the material fact.

iv. Cancellation of Master Cover

The Company reserves the right to cancel the master Cover at any time, by sending 7 days notice in writing to the Master Cover Holder's last known address or registered email.id for cancellation of the master Cover.

The Master Cover Holder may also give 7 days notice in writing, to the Company or to the Company's registered email.id or servicing branch address as mentioned on the Master Cover schedule, for the cancellation of this Master Cover by returning the original Master Cover and stating when thereafter cancellation is to take effect.

In effect of this the terms and condition as agreed upon in the Master Cover ceases to exist on the completion

of the said 7 days notice period in consequence thereof any Policy Certificate issued on or after the effective date and time of such cancellation as agreed upon will stand null and void and the Company will not be liable for any loss reported thereafter in such Policy Certificates. Further to be noted that any Policy Certificate issued before the Effective Date and time of Cancellation of Master Cover will hold good till the Insurance End Date as mentioned in the Certificate of Insurance. No further extension in the Period of Insurance will be allowed in such cases.

v. Subrogation

In the Event of payment under this Policy, the Company shall be subrogated to all the Insured's and or Certificate Holder's rights or recovery thereof against any person or organisation, and the Insured and or Certificate Holder shall execute and deliver instruments and papers necessary to secure such rights. The Insured and or Certificate Holder and any Claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured / Certificate Holder's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

vi. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators one to be appointed by each of the parties to the dispute or the difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 (as amended).

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such arbitrator or arbitrators of the amount of the Loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any Claim hereunder and such Claim shall not, within fifteen calendar days from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

vii. Observance of Terms And Conditions:

The due observance and fulfilment of the terms, conditions and endorsement, if any of this Policy in so far as they relate to anything to be done or complied with by the Certificate Holder and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.

viii. Onus Of Proof :

Any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, any Loss or damage is not covered by this insurance, the burden of proving that such Loss or damage is covered shall be upon the Certificate Holder or Ticket Holder.

ix. Changes in Insured's Circumstances:

The Insured must notify the Company as soon as possible in writing of any change in the Insured's circumstances which may affect this insurance cover. The Company will advise the Certificate Holder if there is any additional premium payable by within the scope of cover.

x. Multiple Insured

In granting coverage to any one of the Certificate Holder / Insured, the Company has relied upon the declarations and statements which are contained in or constitute the written proposal for this Policy. All such declarations and statements are the basis of such coverage and shall be considered as incorporated in and constituting part of this Policy.

Such proposal for coverage shall be construed as a separate proposal for coverage by each of the Ticket Holders. With respect to the declarations and statements contained in such written proposal for coverage, no statement in the proposal or knowledge possessed by any Event Attendee / Ticket Holder shall be imputed to any other Event Attendee / Ticket Holder for the purpose of determining if coverage is available.

xi. Other Insurances

In the Event of an incident which results in a Claim under this Policy and the Insured have other insurance covering the same Loss, the Company will not pay more than the Company's share, subject to the maximum Limit of Cover granted under this Policy.

xii. Complete discharge

Payment made by the Company to the Certificate Holder or the legal representative of the Certificate Holder or the Insured or any firm or agency authorized by the Certificate Holder as the case may be, of any compensation or benefit under the Policy shall in all cases be complete and construe as an effectual discharge in favour of the Company.

xiii. Assignment

No assignment of interest under this Policy shall be binding upon the Company. The Company does not assume any responsibility for the validity of an assignment.

<p>xiv. Communication</p> <p>Any communication meant for the Company must be in writing and be delivered to its address shown in the Policy Schedule or in the Certificate of Insurance. Any communication meant for the Certificate Holder will be sent by the Company to his last known address or Insured's registered email.id with the Supplier or the address as shown in the Policy Schedule or Certificate of Insurance.</p> <p>All notifications and declarations for the Company must be in writing and sent to the address specified in the Policy Schedule or Certificate of Insurance. Notice and instructions will be deemed to be served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or email.</p>	<p>Holder and accordingly no Third Party shall acquire any rights in relation to or under this Policy nor can enforce any benefits or Claim under term of this contract against the Insured.</p> <p>A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any similar act, common law or any provision of law in any other jurisdiction to enforce any of its terms.</p>
<p>xv. Alteration in the Policy</p> <p>This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company.</p>	<p>xxi. Premium Payment</p> <p>It is hereby agreed that, as a condition precedent to any liability under this Policy, any premium due must be paid by the Certificate Holder and actually realised by the Company in full. In the Event of non-realisation of the premium, the Policy shall be treated as void ab-initio.</p>
<p>xvi. Electronic Transactions</p> <p>The Certificate Holder or the Event Attendee / Ticket Holder agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele.service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.</p>	<p>xxii. Records to be Maintained</p> <p>The Certificate Holder shall keep an accurate record containing all relevant records and shall allow the Company or its representative(s) to inspect such records. The Certificate Holder shall furnish such information as the Company may require under this Policy at any time during the Policy Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all Claims under this Policy.</p> <p>xxiii. No Constructive Notice</p> <p>Any knowledge or information of any circumstance or condition in relation to the Certificate Holder or the Event Attendee / Ticket Holder which is in knowledge or possession of the Company but it has not specifically informed by the Certificate Holder or the Ticket Holder, shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.</p>
<p>xvii. Territorial Scope</p> <p>Where legally permissible by the law of this Policy and the jurisdiction in which the payment is to be made and subject to all the terms and conditions of this Policy, this Policy shall apply to any Loss incurred or Claims made in India, unless otherwise stated in the Certificate of Insurance.</p>	<p>xxiv. Overriding Effect of the Policy Schedule or the Certificate of Insurance</p> <p>In case of any inconsistency in the terms and conditions in this Policy vis-a-vis the information contained in the Policy Schedule or Certificate of Insurance, the information contained in the Policy Schedule or Certificate of Insurance shall prevail.</p>
<p>xviii. Event Territorial Scope</p> <p>This Policy covers Cancellation of the booking of the underlying Events that has venue within the geographical boundaries of India only.</p>	<p>xxv. Extension in Period of Insurance</p> <p>In case of the Supplier or Organiser unilaterally decide without a prior request raised, consultation and approval of the Certificate Holder or the Event Attendee / Ticket Holder to postpone or advance the Event, the Insurance End Date shall be deemed to be automatically as per the new Schedule Date and Time of Event and the Cut Off Time Clause is also deemed to be automatically readjusted to the new date Schedule Date and Time of Event, provided that such new Schedule Date and Time of Event shall be within 48 hours of the original Schedule Date and Time of Event.</p>
<p>xix. Jurisdiction</p> <p>This Policy is subject to the exclusive jurisdiction of the Courts of India.</p>	<p>In case of the Supplier or Organiser unilaterally decide without a prior request raised, consultation and approval of the Certificate Holder or the Insured person to postpone or advance the Event beyond 48 hours of the original Schedule Date and Time of Event, shall make the Policy null and void and the Premium paid shall be</p>
<p>xx. Third Parties</p> <p>Notwithstanding what is stated in any Law, this Policy is not intended to confer any rights or benefits on and or enforceable by any Third Party other than the Certificate</p>	

refunded on pro-rata basis for the unexpired term to the Certificate Holder

xxvi. Grievances

If the Certificate Holder has a grievance that the Certificate Holder wishes the Company to redress, Certificate Holder may contact the Company with the details of his grievance through:

Website :	https://reliancegeneral.co.in
Email :	rgicl.services@relianceada.com
Telephone :	1800 3009
Post/Courier :	Any branch office, the correspondence address, during normal business hours
Write to us at (Correspondence Only)	Reliance General Insurance, Correspondence Unit, 301-302, Corporate House RNT Marg, Opp. Jhabua Tower, Indore, Madhya Pradesh, India – 452001
For further details on Grievance redressal procedure please refer: https://reliancegeneral.co.in/Insurance/About.Us/Grievance.Redressal.aspx	

If the Certificate Holder is not satisfied with the Company's redressal of the Certificate holder's grievance through one of the above methods, the Certificate Holder may approach the nearest Insurance Ombudsman for resolution of the grievance.

The contact details of Ombudsman offices are mentioned below:

Ombudsman Office	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	AHMEDABAD - Shri Kuldeep Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh Chattisgarh	BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Orissa	BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in

Ombudsman Office	
Delhi	DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 – 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry.	ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, Sikkim, Andaman &Nicobar Islands.	KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in

Ombudsman Office	
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varana si, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar , Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Chazipur, Chandauli, Ballia, Sidharathnagar	LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai &Thane	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in

Ombudsman Office

State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand	PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in

The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in, our website www.reliancegeneral.co.in

INSURANCE IS A SUBJECT MATTER OF SOLICITATION