

**ADVERSE WEATHER  
CONDITIONS INSURANCE**  
Special Agreement N° 3



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**This text is a free translation of the original French wording of the policy. In the event of litigation as to the interpretation of the policy, only the original text will be taken into consideration**

**This cover is only granted if explicitly mentioned in the schedule**

## **CHAPTER 1 - PURPOSE OF THE INSURANCE**

As a departure from the provisions of paragraph c) of chapter II of the Special Agreement N° 1, the insurance cover is extended to the reimbursement of the net loss suffered by the Insured due to cancellation, total and permanent interruption or postponement of the insured event triggered by adverse weather conditions making it impossible to set up and/or organise the event, or requiring its total and permanent interruption because of the safety of the participants and/or the audience.

The meteorological observations of the official stations shall have evidential value in case of a claim.

**For the application of this cover, it is explicitly specified that:**

- If the event is organised on a stage without a roof, the electrical appliances must be suited to be used in open air and the organiser should take all the necessary precautions in order to protect the stage and the equipment in case of adverse weather.
- It is a condition under this policy that, for events without a covered stage, all electrical equipment should be suitable to use outdoor and the organiser should take all necessary measures to protect the stage and other equipment against adverse weather.
- **The insurance cover stops:**
  - **For concerts:**
    - One hour after the arrival on stage of the key person(s) specified in the Schedule,
    - For festivals, sound and light shows:
    - Pursuant to the provisions of the Schedule.
  - **If the event is held in a marquee, a tent or an open-air structure:**
    - cover is only granted in case of :
      - wind speed of more than 90 Km/h, and/or
      - risks of snow pressure, and/or
      - entrance refusal notified by a communal or provincial authorities or by the police,
      - or for any other reason specified in the Schedule.

## **CHAPTER 2 - EXCLUSIONS**

**Apart from the exclusions specified in the general conditions, cover is never granted for cancellation and/or postponement directly or indirectly resulting from non-compliance with the legislation governing staging and security of temporary installations meant to be open to the public.**

**Normal rainfall shall never be considered an adverse weather condition.**