



**VANDER HAEGHEN**  
THE ART OF INSURING PASSIONS

## **ENFORCED REDUCED ATTENDANCE OF VISITORS INSURANCE**

**Special Agreement N° 4**



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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 any provisions to the contrary, the insurance cover is extended to the reimbursement of the net loss suffered by the Insured due to enforced reduced attendance of visitors when:

- Due to one and the same specific and immediate cause an important number (minimum 10 %) of visitors and/or spectators cannot attend the event owing to circumstances beyond their control (strike, failure of transport, snowfall) and when,
- the extent of the resulting damage is abnormal and when,
- the amount claimed only concerns the reduced attendance of visitors resulting from that abnormal situation, and
- that single cover will be subject to a deductible of 5% of the insured amount.

## **CHAPTER 2 - EXCLUSIONS**

Cover is never granted for enforced reduced attendance of visitors due to an event excluded pursuant to chapter III of the General Conditions.

## **CHAPITRE 3 - CONDITIONS**

In case of a claim the abnormal nature of the reduced attendance shall be assessed by reference to the accounts of the previous year, or failing such accounts, by reference to ticket sales or reservations.

The Insured shall justify the abnormal nature and provide the evidencing documents in his possession