

Event Ticket Cancellation Insurance

Description of Coverage

How it Works

You may be reimbursed up to 100% of the non-refundable portion of your ticket cost (up to \$5,000) if you are unable to attend the Event* due to any of the Covered Reasons listed below.

Covered Reasons

- **You suffer a serious Injury or any unforeseen serious Illness** 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.
- **Your Family Member suffers any serious Injury or any unforeseen serious Illness** that is considered life threatening or requiring hospitalization. Your Family Member must be examined by a Physician within 72 hours of the cancellation.
- **The death of a Family Member.**
- **You have your personal leave revoked** while on Active Military Duty (except for disciplinary reasons).
- **You are directly involved in a traffic Accident** on the day of the Event that causes damage to your vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle.
- **You are directly or indirectly involved in a traffic accident en route to a departure on a Common Carrier** resulting in you missing transportation to the Event, provided that the transportation was scheduled to depart no more than 48 hours prior to the Event, and the Common Carrier was unable to accommodate you on later transportation which would arrive in time to attend the Event.

COVID-19 Related Cancellations are Not Covered

Event Ticket Cancellation insurance is designed to provide coverage for unforeseeable circumstances. The Coronavirus, also known as COVID-19, became a known event in January 2020, and was declared a pandemic by the World Health Organization on March 11, 2020. Coverage under the policy is not provided for losses due to or as a result of COVID-19. This would include claims for Coronavirus sickness, quarantine, governmental prohibition or regulation,

fear of travel, or medical advice to avoid travel due to possible Coronavirus exposure, or event cancellation.

When Coverage Begins and Ends

Your coverage begins at the time you purchase your ticket(s) to the Event and ends on date the Event begins, when the ticket is no longer valid, when the ticket has been used, or when you file a claim.

What's Not Covered

You will not be reimbursed if you cannot attend the Event as a result of any of the following:

1. Pre-Existing Conditions;**
2. Intentionally self-inflicted harm, suicide or attempted suicide;
3. Normal Pregnancy (unless specifically covered), fertility treatments, Childbirth or elective abortion, other than unforeseen complications of your or a Family Member's pregnancy;
4. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto of you or a Family Member;
5. Alcohol or substance abuse; or conditions or physical complications related thereto of you or a 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 as specifically covered);
10. Terrorism;
11. Financial Default;
12. Epidemic or Pandemic;
13. Pollution or threat of pollutant release;
14. Any unlawful acts committed by you or Family Members, whether they are insured or not;
15. A Ticketholder: a) making changes to personal plans or b) having a business or contractual obligation unless as covered herein;

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;
19. Dental treatment except as a result of an Accidental Injury to sound natural teeth;
20. Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering where ropes or guides are normally used; racing by horse, motor vehicle, or motorcycle; bungee cord jumping; deep sea diving; spelunking or caving; heli-skiing; extreme skiing; rock climbing;
21. Participation as a professional athlete;
22. Participation in any military maneuver or training exercise, police service, or any loss while you are in the service of the armed forces of any country. Orders to active military service for training purposes of 2 months or less will not constitute service in the armed forces;
23. Participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
24. Accidental Injury or Sickness when traveling against the advice of a Physician;
25. Venereal disease or syphilis or other sexually transmitted disease;
26. Tuberculosis, Severe Acute Respiratory Syndrome or other chronic airborne pathogen;
27. Your participation in civil disorder, riot or a felony; or
28. Any expected or foreseeable events.

**Event means an entertainment, theatrical or recreational event for which a Ticket is purchased.*

***Pre-Existing Conditions means your or your Family Member's Injury or Sickness within the 90-day period immediately preceding the Policyholder's Policy Effective Date:*

1. *For which medical advice, diagnosis, care, or treatment was recommended or received by a Physician; or*
2. *That required taking prescription drugs or medicines, unless the condition for which the drugs or medicines are taken remains controlled without any change in the required prescription drugs or medicines.*

10 Day Free Look

Event Ticket Cancellation insurance offers a 10 day free look period for the sale of all Event Ticket Cancellation policies, which means you may cancel your policy, within 10 days of purchase, for any reason and receive a full refund. Once the Event starts, your 10 day examination period expires.

Have questions?

Buddy is the administrator for the policy underwritten by StarNet. Please contact Buddy at **1.833.462.8339** or email support@iambuddy.com for additional information.

How to File a Claim

Please call Buddy at **1.833.462.8339** and/or email support@iambuddy.com within 20 days after a Covered Reason. (Be sure to have your policy number handy!) Buddy will help you file a claim with the claims administrator for this coverage. Claims are administered by Crawford & Company.

Additional Terms

This is a brief description of coverage provided under policy form series SI-25000P underwritten by StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

Capitalized terms used in this Description of Coverage are defined in the policy. Coverage under the policy is primary.