

**EVENT CANCELLATION POLICY**

Whereas the Insured, named in the Schedule, has made to HDFC ERGO General Insurance Company Limited (hereinafter called "the Company") a written proposal which it is agreed shall form the basis of this insurance and has paid the premium specified in the schedule and which has been realized by the Company, all provisions of the said Schedule and the written proposal being hereby incorporated in and forming part of this Policy.

The Company undertakes and agrees, subject to the following terms, exclusions, limitations and conditions, to make good to the Insured, as stated in the insuring clauses, or in any amendatory endorsements attached thereto, in excess of the amounts of the deductibles stated to be applicable, such direct financial loss sustained by the Insured and discovered by the Insured during the period of the Policy and subject always to the Policy Limits as stated in the Schedule or in any amendatory endorsements attached thereto.

The Insured is requested to read this Policy and, if it is incorrect, return it immediately for correction.

The attention of the Insured is particularly drawn to each of the insuring clauses, definitions, exclusions and conditions, and any amendatory endorsements of this insurance.

In all communications the Policy number appearing in line one of the Schedule should be quoted.

**Signed for and on behalf of the Company**

**HDFC ERGO General Insurance Company Limited**  
**6th Floor, Leela Business Park, Andheri Kurla Road,**  
**Andheri (East), Mumbai 400 059, India**

**Tel. (+91 22) 66383600**  
**Fax. (+91 22) 66383699**

**1. INSURING CLAUSE**

- 1.1 Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon:
  - This Insurance is to indemnify the Assured for their Ascertained Net Loss should any Insured Performance(s) or Event(s) specified in the Schedule be necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated.
  - Provided that:
    - (1.1.1) the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation is the sole and direct result of one or more of the perils described in 2.1 to 2.6 below and
    - (1.1.2) such peril is stated in the Schedule to be insured and
    - (1.1.3) such peril is beyond the control of:
      - (i) the Assured and
      - (ii) each and every Insured Person(s) and
      - (iii) in respect of peril 2.6 below the Insured Person and each and every other Participant.
    - (1.1.4) the circumstance giving rise to the loss first occurs during the Period of Insurance stated in the Schedule.
- 1.2 Additional Costs
 

This Insurance also indemnifies the Assured for proven additional costs or charges reasonably and necessarily paid by the Assured to avoid or diminish a loss herein insured, provided such additional costs or charges do not exceed the amount of loss thereby avoided or diminished.
- 1.3 Deductible
 

This Insurance is subject to the deductible(s) stated in the Schedule which shall be borne by the Assured.
- 1.4 Maximum Liability

The Underwriters' maximum liability shall not exceed the Limit of Indemnity stated in the Schedule for the relevant Insured Performance or Event nor the aggregate Limit of Indemnity stated in the Schedule.

**2. PERILS (only insured if stated in the Schedule)**

- 2.1 Death
 

DEATH of any Insured Person.
- 2.2 Accident Illness
 

ACCIDENT to or ILLNESS of any Insured Person which, in the opinion of an independent medical practitioner approved by the Underwriters, entirely prevents any Insured Person from appearing or continuing to appear in any or all of the Insured Performance(s) or Event(s).
- 2.3 Unavoidable Travel Delay
 

UNAVOIDABLE TRAVEL DELAY as a result of travel arrangements being irrevocably altered, resulting in the inability of any Insured Person to be at the arranged Venue for the Insured Performance(s) or Event(s), provided always that such travel arrangements shall have been made so as to provide adequate time for arrival prior to the Insured Performance(s) or Event(s).
- 2.4 Venue Damage
 

DAMAGE to or DESTRUCTION of the Venue at which the Insured Performance(s) or Event(s) is (are) to take place, which renders the Venue unavailable or unsuitable for the Insured Performance(s) or Event(s).
- 2.5 National Mourning
 

NATIONAL MOURNING.
- 2.6 Other Perils
 

ANY OTHER PERIL not listed in section 2.1, 2.2, 2.3, 2.4 and 2.5 and not specifically limited or excluded elsewhere in this Insurance.

**3. DEFINITIONS**

- 3.1 Ascertained Net Loss
 

Ascertained Net Loss means such sums in excess of any deductible stated in the Schedule as represent:

  - (3.1.1.) that part of the Expenses which have been irrevocably expended in connection with the Insured Performance(s) or Event(s), which have been necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, less such part of the Gross Revenue received or receivable less any savings the Assured is able to effect to mitigate such loss and
  - (3.1.2.) the reduction in Profit (when Profit is insured and stated in the Schedule) which the Assured can satisfactorily prove would have been earned had the Insured Performance(s) or Event(s) taken place.
- 3.2 Gross Revenue
 

Gross Revenue means all monies which would have been paid or payable to the Assured from every source arising out of the Insured Performance(s) or Event(s) had a loss not occurred.
- 3.3 Expenses
 

Expenses means the total of all costs and charges which would have been incurred by the Assured in organising, running and providing services for the Insured Performance(s) or Event(s) had a loss not occurred.
- 3.4 Profit (when Insured)
 

Profit (when insured) means the amount by which Gross Revenue exceeds Expenses.
- 3.5 Cancellation

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Cancellation or Cancelled means the inability to proceed with any or all of the Insured Performance(s) or Event(s) prior to commencement.

3.6 Abandonment

Abandonment or Abandoned means the inability to complete any or all of the Insured Performance(s) or Event(s) once commenced.

3.7 Postponement

Postponement or Postponed means the unavoidable deferment of any or all of the Insured Performance(s) or Event(s) to another time.

3.8 Interruption

Interruption or Interrupted means the inability of the Assured to keep open the whole or any part of the Insured Performance(s) or Event(s) after opening, followed by the reopening thereof.

3.9 Curtailment

Curtailment or Curtailed means the unavoidable partial closure of the Insured Performance(s) or Events)

3.10 Relocation

Relocation or Relocated means the unavoidable removal of the Insured Performance(s) or Event(s) to another Venue.

3.11 Insured Person

The Insured Person means only the individual(s) named in the Schedule.

3.12 Participant

Participant means any party who performs or would perform any essential function needed for the successful fulfilment of the Insured Performance(s) or Event(s).

3.13 Venue

Venue means the place(s) stated in the Schedule where the Insured Performance(s) or Event(s) is to be held.

3.14 National Mourning

Day declared by the Government of India as countrywide mourning to commemorate a tragic event.

**4. CONDITIONS PRECEDENT**

It is a condition precedent to the liability of the Underwriters that the Assured has:

4.1 Truth of Statements

truthfully declared all material facts likely to influence a reasonable Underwriter in determining:

- (4.1.1) whether or not to accept the risk or any subsequent amendment,
- (4.1.2) the premium,
- (4.1.3) the terms & conditions, exclusions and limitations,

having diligently made all necessary inquiries to establish those facts.

4.2 Pre-existing Medical Conditions

(4.2.1.) established to their best knowledge and belief after making diligent inquiry that no Insured Person has any physical, mental or medical condition or is undergoing any treatment, medical or otherwise, other than those advised to the Underwriters and agreed by them in writing, and that each Insured Person is fit to fulfill the commitments insured herein.

(4.2.2) accepted that cancellation, abandonment, postponement, interruption, curtailment or relocation arising out of such pre-existing condition in (4.2.1) agreed by the Underwriters will only be covered hereunder if the Insured Person continues to follow any prescribed regime medical or otherwise essential to the Insured Person's well-being during the

period of this Insurance.

4.3 Other Pre-existing Conditions

(4.3.1) no knowledge at inception, of any undisclosed matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this Insurance.

(4.3.2) confirmed that no Insured Person has knowledge at inception, of any undisclosed matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this Insurance.

4.4 Premium Payment

paid the premium due in accordance with the written terms & conditions of quotation contained in the Proposal Form and/or in the ensuing quotation and the same has been realised by HDFC ERGO.

4.5 Materiality of Information

declared that all information contained in the written Proposal Form or supplied to support such proposal or other application for this Insurance is in all respects true and complete and unchanged at the inception of this Insurance. Further the Assured agrees that all such information is material, such items form the basis of this Insurance and are incorporated herein.

4.6 Obligation to Rearrange

an obligation to rearrange Cancelled or Abandoned Insured Performance(s) or Event(s) to another time in order to avoid or diminish a loss herein insured.

**5. WARRANTIES**

It is warranted that the Assured shall:

5.1 Legal requirements

observe and comply with the requirements of *the* law of India, ordinance, court or regulatory body of Indian jurisdiction.

5.2 Necessary arrangements

make all necessary arrangements for the successful fulfilment of the Insured Performance(s) or Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.

5.3 Contractual requirements and authorizations

ensure that all necessary contractual arrangements have been made and confirmed in writing with the Assured and that all necessary authorisations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) are obtained in a timely manner and valid for the period of the Insured Performance(s) or Event(s).

Failure to comply with any of the above warranties automatically discharges the Company from all Liability under this Insurance.

**6. GENERAL CONDITIONS**

6.1 False or Fraudulent Acts

Any fraud, misstatement or concealment in the information provided or in the making of a claim or otherwise howsoever, shall render all claims hereunder forfeit. If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by an Insured Person or anyone acting on behalf of an Insured Person, then this Policy shall be void and all benefits paid under it shall be forfeited.

6.2 Due Diligence Clause

The Assured shall at all times do and concur in doing all things necessary to avoid or diminish a loss under this Insurance.

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6.3 Definitions

This Insurance and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Insurance or Schedule shall bear such meaning wherever it may appear.

6.4 Compliance with Terms

The Assured shall observe and fulfil the terms and conditions contained herein or endorsed hereon.

6.5 Permission for other Insurance

It is understood and agreed that no other insurance shall be effected by the Assured to protect the interest insured hereunder without the prior written approval of the Underwriters. In the event that such other insurance is effected, the Underwriters reserve the right to amend the terms and conditions of this Insurance.

6.6 Under-insurance

The Assured shall maintain adequate insurance to cover the full value of a total loss of Expenses (and Profit if insured) for each Insured Performance or Event, without any allowance for recoveries, savings or waivers. Should the Assured fail to do so then the Underwriters will not be liable for a greater proportion of any loss covered hereunder than the Limit of Indemnity bears to the full value of a total loss of Expenses (and Profit if insured) for the relevant Insured Performance or Event.

6.7 Premium and Expenses

The premium and any expense incurred in the formulation of a claim hereunder shall not be recoverable items.

6.8 No Return of Premium

The premium being prepaid and this Insurance non cancellable there can be no return of premium unless otherwise stated in the Schedule.

6.9 Maintenance of Records

The Assured shall maintain adequate records in connection with the subject matter insured hereunder.

6.10 Salvage and Recoveries

All salvage, recoveries and payments due to the Assured will be applied as if recovered or received prior to settlement of the loss and all necessary adjustments will be made by the parties involved.

6.11 Subrogation

The Underwriters reserve the right to pursue an action for recovery from any party, whether before or after payment of a loss, at their sole discretion and in the name of the Assured or otherwise. In the event of any payment under this Insurance, the Underwriters shall be subrogated to the extent of such payment to all the Assured's rights of recovery and the Assured shall execute all papers required and shall do everything that may be necessary to secure such rights.

6.12 Condition for Legal Action

No legal proceedings shall be brought upon this Insurance unless the Assured has complied with all the provisions of this Insurance and has commenced such legal proceedings within twelve months after the loss occurs.

6.13 Assignment

This Insurance may not be assigned in whole or in part without the prior written consent of the Underwriters.

6.14 Loss Payee

If the Loss Payee is other than the Assured, all claim payments due under the terms and conditions of this Insurance shall be made payable to the party(s) detailed in the Schedule as Loss Payee(s). Payment of such losses by the Underwriters to the Loss Payee(s) shall be a sufficient and complete discharge of all of the Underwriters' obligations to the Assured and Loss Payee(s) in connection with said loss(es).

6.15 Jurisdiction

It is hereby agreed that:

- (1) This insurance shall be governed by the Law of India whose courts shall have jurisdiction in respect of any dispute or difference arising hereunder or in relation to this policy; and
- (2) Any summons, notice or process to be served upon the Company for the purpose of instituting any legal proceedings against them in connection with this insurance shall be governed by the Law of India

**7. EXCLUSIONS**

This Insurance does not cover any loss directly or indirectly arising out of, contributed to by, or resulting from:

7.1 Death, Accident, Illness

DEATH, ACCIDENT, ILLNESS of any individual person other than any Insured Person.

7.2 Non-appearance

non-appearance at an Insured Performance or Event of any individual, other than an Insured Person.

7.3 Personal Incapacity

non-appearance at an Insured Performance or Event of any Insured Person due to:

- (7.3.1) air travel other than travel as a passenger by a regular airline or multi-engined charter aircraft on a regular air route,
- (7.3.2) any hazardous activity, feat or performance,
- (7.3.3) insufficient voice quality, unless directly due to illness or disease contracted or bodily injury occurring during the Period of Insurance,
- (7.3.4) any known pre-existing, physical, psychological or medical condition unless otherwise agreed in writing by the Underwriters,
- (7.3.5) any pre-existing condition (7.3.4) agreed to by the Underwriters if the Insured Person fails to follow any medical or other prescribed regime,
- (7.3.6) their unreasonable or capricious behaviour,
- (7.3.7) any condition not common to both sexes such as physiological, hormonal and gynaecological changes.
- (7.3.8) any sexually transmissible diseases or their after effects,
- (7.3.9) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

7.4 Duty of Care

the Assured's or any Insured Person's lack of care, diligence or prudent behaviour, the result of which would increase the risk, and/or likelihood of a loss, hereunder.

7.5 Drugs

the illegal possession or illicit taking of drugs and their effects.

7.6 Breach of Contract

any contractual dispute or breach by the Assured or any Insured Person.

7.7 Alterations or Variation

alterations or variance of Insured Performance(s) or Event(s) without the prior approval of the Underwriters.

7.8 Adverse Weather

adverse weather in respect of outdoor performances.

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- 7.9 Temporary Structures and the like  
any Performance(s) or Event(s) in the open or under canvas or in a temporary structure unless expressly agreed by the Underwriters in writing.
- 7.10 Unavailability of Venues  
any work being carried out by builders or other contractors which renders the Venue or its facilities unusable in whole or in part, unless such work is unknown to the Assured at the inception of this Insurance or at the time of making the booking whichever is the latter.
- 7.11 Undeclared Expenses  
Expenses which have not been declared to and agreed by the Underwriters.
- 7.12 Reduced Attendance  
any reduction in attendance that is not specifically attributable to the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation of any Insured Performance(s) or Event(s).
- 7.13 Arrangements  
the Assured or any Insured Person failing to:
- (7.13.1) Legal Requirements  
observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction.
- (7.13.2) Necessary Arrangements  
make all necessary arrangements for the successful fulfilment of the Insured Performance(s) or Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.
- (7.13.3) Contractual Requirements and Authorisations  
ensure that all necessary contractual arrangements were made and confirmed in writing with the Assured and that all necessary authorisations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) be obtained in a timely manner and valid for the period of the Insured Performance(s) or Event(s).
- 7.14 Fraud  
any fraud, misrepresentation or concealment by the Assured or any Insured Person.
- 7.15 War Actual or Threatened  
actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
- 7.16 Civil Commotion  
civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.
- 7.17 Customs Seizure  
seizure or destruction under quarantine or customs regulations, confiscation, nationalisation or requisition or destruction of or damage to property, by or under the order of any government or public or local authority, or the handling of contraband or the engaging in illicit trade or transportation.
- 7.18 National Service  
the operation of any statute or law providing for compulsory national service.
- 7.19 Government or Civil Intervention  
any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the Insured Performance(s) or Event(s) is to be held which is the subject of this Insurance.
- 7.20 Radioactive Contamination  
(7.20.1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,  
(7.20.2) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.  
(7.20.3) nuclear reaction, nuclear radiation or radioactive contamination.
- 7.21 Seepage and/or Pollution and/or Contamination  
seepage and/or pollution and/or contamination unless it is discovered during the period of this Insurance and is a direct cause of a loss hereunder.
- 7.22 Financial Causes  
(7.22.1) withdrawal, insufficiency or lack of finance howsoever caused,  
(7.22.2) the financial failure of any venture,  
(7.22.3) lack of or inadequate receipts, sales or profits of any venture,  
(7.22.4) variations in the rate of exchange, rate of interest or stability of any currency,  
(7.22.5) financial default, insolvency, or failure to pay of any person, corporation or entity,  
All ((7.22.1) to (7.22.5)) whether a party to this Insurance or otherwise.
- 7.23 Lack of Support  
(7.23.1) lack of or inadequate response or inadequate financial or other support or withdrawal of such support by any party,  
(7.23.2) lack of or inadequate attendance or insufficient interest prior to the date and time scheduled for any Insured Performance or Event.
- 7.24 Other Insurance  
any happening which is insured by or would, but for the existence of this Insurance, be insured by any other insurance(s) except for any excess beyond the amount which would have been payable under such other insurance(s) had this Insurance not been effected.
- 7.25 any communicable disease or threat or fear of communicable disease (whether actual or perceived) which leads to:  
(7.25.1) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.  
(7.25.2) any travel advisory or warning being issued by a national or international body or agency.
- 7.26  
(7.26.1) any act of terrorism and/or the threat thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
(7.26.2) any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to nay act of terrorism or fear thereof.

**8. CLAIMS PROCEDURE**

It is a condition precedent to the liability of the Underwriters that in the event of any happening or circumstance which could give rise to a claim under this Insurance, the Assured shall:

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- (8.1.1) as a matter of urgency give notice by the most expeditious means of the happening of any circumstance, to the name(s) designated in the attached Schedule;
- (8.1.2) confirm the facts in writing as soon as possible, with as much information as available;
- (8.1.3) make no admission of liability without the prior written consent of the Underwriters;
- (8.1.4) take all steps to minimise or avoid any loss hereunder;
- (8.1.5) provide the Underwriters or their appointed representatives with:
  - (i) all necessary assistance in a timely manner,
  - (ii) all information required,
  - (iii) all documentation and records necessary to establish and assess indemnity hereunder and copies or extracts as may be required;
- (8.1.6) prove the loss to the satisfaction of the Underwriters;
- (8.1.7) forward immediately to the Underwriters or their representatives any letter, writ or other document received in connection with any claim made under this Insurance.

8.1 as often as may be reasonably required submit to examination under oath on all matters connected with a claim, by any person named by the Underwriters at such reasonable time and place as may be designated by the Underwriters or their representatives.

So far as is in their power the Assured shall cause their employees and all other persons interested in the Insured Performance(s) or Event(s), to comply with the foregoing.

No such examination under oath or examination of books or documents, nor any other act of the Underwriters or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Underwriters might otherwise have. All such examinations and acts shall be deemed to have been made or done without prejudice to the Underwriters' liability.

8.2 as soon as is practicable render a signed and sworn proof of loss to the Underwriters or their representative to substantiate the occurrence, nature, cause and amount of loss claimed under this Insurance.

8.3 allow the Underwriters the right, if they so wish, to:

- (8.4.1) take such steps as they deem necessary to prevent, mitigate or minimise a loss.
- (8.4.2) take over and conduct the defence or settlement of claims made against the Assured that are covered by this Insurance.
- (8.4.3) pursue all rights or remedies available to the Assured whether or not payment has been made hereunder.
- (8.4.4) require independent medical examination of any Insured Person who gives rise to a claim hereunder.

**FRAUD – WARRANTY**

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims thereunder shall be forfeited; but no statement made by or on behalf of the Insured, whether contained in the Proposal Form or otherwise, shall be deemed to be a warranty of anything except that it is true to the best of the knowledge and belief of the person making the statement.

**ARBITRATION CLAUSE**

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to arbitration in accordance with the Indian Arbitration and Conciliation Act 1996, as amended, and the making of an award shall be a condition

precedent to any liability for the Company to make any payment under this Policy.

**MIS-REPRESENTATION**

This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or non-disclosure of any material particular by the Insured, in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld. Any person who, knowingly and with intent to defraud the insurance Company or other persons, files a proposal for insurance containing any false information, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy/ or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which will render the policy voidable at the insurance Company's sole discretion and result in a denial of insurance benefits of a claim is in any respect fraudulent, or if any fraudulent or false plan, specification, estimate, deed, book, account entry, voucher, invoice or other document, proof or explanation is produced, or any fraudulent means or devices are used by the Insured, Insured, beneficiary, claimant or by anyone acting on their behalf to obtain any benefit under this policy, or if any false statutory declaration is made or used in support thereof, or if loss is occasioned by or through the procurement or with the knowledge or connivance of the Insured, Insured, beneficiary, claimant or other person, then all benefits under this policy are forfeited.

Where the Insured is required in Terms of this Policy to perform any act or comply with any obligation timely performance or compliance shall be a condition precedent to the Company's liability hereunder

**RENEWAL**

This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

Where proposal forms are not received, information obtained from the INSURED whether orally or otherwise is captured in the policy document. The INSURED shall point out to the Company, discrepancies, if any, in the information contained in the policy document or Certificate of Insurance, as applicable, within 15 days from policy / certificate issue date after which information contained in the policy or Certificate of Insurance shall be deemed to have been accepted as correct.

Any person who has a grievance against the Company, may himself or through his legal heirs make a complaint in writing to the Insurance Ombudsman in accordance with the procedure contained in The Redressal of Public Grievance Rules, 1998 (Ombudsman Rules). Proviso to Rule 16(2) of the Ombudsman Rules however, limits compensation that may be awarded by the Ombudsman, to the lower of compensation necessary to cover the loss or damage suffered by the Insured as a direct consequence of the Insured peril or Rs. 20 lakhs (Rupees Twenty Lakhs Only) inclusive of ex-gratia and other expenses. A copy of the said Rules shall be made available by the Company upon prior written request by the Insured.

**Notices**

- a) Any notice, direction or instruction under this Policy shall be in writing and if it is to:
  - i) Any Insured Person, then it shall be sent to you at your address specified in the Schedule.
  - ii) Us, it shall be delivered to Our address specified in the Schedule. No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing. Proof of delivery of such notices shall be retained by the Insured and furnished to Us as and when demanded.