



**K.M. Dastur Reinsurance Brokers Private Limited**

**Lloyd's Brokers (K.M. Dastur & Company - London)**

**An ISO 9001 : 2015 company certified by TUV - Germany**

# **Event Risk Management & Safety**

# Event Risk Management & Safety

Event Cancellation

Commercial General  
Liability

Professional Indemnity  
Insurance

Marine Insurance  
(Multi-Transit)

Employees Compensation  
Insurance

Group Personal  
Accident Insurance

Hospitalization Cover

Money Insurance

Fidelity Insurance

## Event Cancellation : At A Glance

### ❑ Loss Or Damage To The Venue Arising Out Of :

- Fire, lightning, explosion, implosion, aircraft damage, impact damage by 3rd party vehicles, landslide, subsidence, rockslide, bursting or over-flowing of water tanks, earthquake, storm, cyclone, flood, etc. Terrorism cover can be taken optionally.
- Fire or explosion at other parts of the venue, bringing about cancellation of the event.

### ❑ Mourning Declared In The Country, State Or City Due To :

- Death of the President or the Prime Minister of the country, where the event is being held.
- Death of the Chief Minister of the State, where the event is being held.

## Event Cancellation : At A Glance

❑ Through KMD, you will be able to avail the following causes of cancellation, which are generally not covered in the Standard Event Insurance Policy :

- A “named person or an artist” can also be insured on declaration basis, where-by the death of such a person will reasonably & sufficiently cause cancellation of the event. This is subject to specific declaration by the Insured & acceptance by the insurance company.
- Non-attendance of the “named person or the artist” due to accidental death or Injury or illness of an immediate family member of the “named person or the artist”.
- Non-appearance of the “named artist” where-in the event cannot be held in his absence.
- Terrorism acts or threats where-in prior to the show or during the show days, where-in people (local or foreigners) cannot attend the show or are scared to travel, bringing about cancellation, postponement or abandonment of the event. Coverage will be the event’s geographic site or city. The acts & threats both, can be covered.
- Due to unseasonal rains or adverse weather conditions (only where-in the show cannot be held) such as flood, cyclone, typhoon, tsunami & more. Unseasonal weather to include damage to the approach road to the site as well. This section will be subject to a time excess of 6 hours.

## Event Cancellation : At A Glance

- Due to, but not restricted to, power failure. Subject to a stand-by generator.
- Due to epidemic declared by Government where-in restrictions on travel, meetings, conferencing bring about the cancellation, postponement or abandonment of the show.
- Disruption of the function due to a stampede.
- Airline crash where-in the faculty or the performers meet with the catastrophe, or airline landing problems at the city's airport, are unable to attend & address or perform before the gathering.

- ❑ **This section covers irrecoverable expenses (or extra expenses as case may be) & losses suffered due to the cancellation, postponement or abandonment of the event, either before the start or during the event. The event total budget under different heads, will be required for arriving at the sum insured.**

## Insurance : Property

### Fire Insurance

#### ❑ Apart From Fire, This Section Can Also Cover Damages Due To :

- Storm, Tempest, Flood, Inundation.
- Earthquake.
- Terrorism.

#### ❑ Add-On Covers Under The Policy :

- Re-instatement Value Clause.
- On Account Payment Clause.
- Property in care, custody or control.
- Additional Insured Clause (other parties for their respective rights, titles & interest).

- ❑ All event-related properties including, but limited to, construction material, event sets, wardrobe, publicity hoardings, personal assets of the Insured, participating vehicles, any property held in trust or care, custody & control or commission, for which the Insured is responsible in the event of a loss, can be covered under this section.

### Burglary Insurance

- Burglary extended to cover Theft for all event related properties, the construction material, publicity hoardings, participating vehicles, personal assets of the Insured, any property held in trust or care, custody & control or commission, in closed & secured premises, for which the Insured is responsible in the event of a loss.

## Insurance : Property

### Transit Insurance

Damage to the consignment due to risks listed below are covered under the Transit Policy :

- Fire.
- Lightning.
- Breakage of bridges.
- Collision with, or by the carrying vehicle.
- Over-turning of the carrying vehicle.
- Derailment or accidents of like-nature, to the carrying railway wagon or vehicle.

- The risks of loss or damage to the properties, while they are in transit, can be insured under this section. Transits would be covered individually or in multiple, as per requirement. The Insured will declare the description & value of the items to be covered. The Insured would not be required to provide any declarations & all the transit incidental to the event, even before the start of the event or after the completion of the event, shall be deemed covered.

### Money Insurance

- Cash in the safe, counters or on-person. Coverage against Burglary, Theft, Robbery, Larceny & more.



# Insurance : Liabilities

## Commercial General Liability Insurance

- This covers liabilities arising out of any incident of bodily injury or property damage to 3rd party.
- Injury & property damage to participants, audience, including liability to vendors, suppliers, owners of property, which would be under custody of the Insured, or would be taken on lease or hire, performers, artists, musicians, exhibitors, sponsors, artists performing acrobatics & stunts, or ticket-holders or invitees, at the start or during the event. Injury means death, bodily injury to any person.
- Amount paid (upto INR 1 lakh per person) to avoid or mitigate future liability. In this case, the claim would be payable without the need of establishing a legal liability, subject to approval by the insurance company.

## Extensions Under CGL Cover Are As Under :

- Act of God peril extension.
- Lift, escalator & elevator liability.
- Transportation liability for own, or hired vehicles used.
- Emergency medical expenses (INR 50,000 per person).
- Waiver of subrogation, when required by written contract.
- Additional Insured, when required by written contract.
- Terrorism legal liability.
- F&B liability.
- Liquor liability.
- Valet parking : Car, Motor-cycle & more.
- Liability of damage or theft of vehicles, from the venue.
- Cover for all properties under care, custody, control.
- Outside food catering.

## Professional Indemnity Insurance

- Where the Insured or the contractor or the sub-contractor, due to his acts of commission or omission or negligence, causes any loss to the Principal, while discharging his professional obligations, as per Error & Omission Policy wording.

# Insurance : Employees

## ❑ Group Personal Accident

- Coverage for accidental injuries or death to the employees of the Principal Insured.
- Coverage shall include death, permanent total disability, permanent partial disability & ambulance charges.

## ❑ Hospitalization Expenses

- The hospital expenses incurred for all the employees of the Principal Insured, arising out of accidents whilst working in connection with the event, shall be covered under this section.

## Insurance : Others

### Employees' Compensation Insurance

- ❑ Compensation in case of injury due to any accident to the employees of the Principal Insured, as per the Employees Compensation Act, is covered under this section.

### Fidelity Insurance

- ❑ Financial loss to the insured, due to dishonesty of the employees of the Principal Insured, is covered under this section.

## Transfer The Liability To The Insurance Company

We have structured this Unique Composite Policy for the benefit of the Members of EEMA.

You are now free to concentrate on your core job “The Event” with the best of creativity & excellence.

## A Few Of The Major Events Covered By Us :

- The TOI Film Awards : Dubai
- The TOI Film Awards : Vancouver
- India Bike Week
- Cartier Concours d'Elegance
- The Elephant Parade
- The "Quit India Movement" : 75th Anniversary Event
- Travels To My Elephant

## Who Are We ?

- We are India's leading Insurance & Reinsurance Broker.
- An ISO 9001 : 2015 company - Certified by TUV Germany.
- We have over 45 years of experience in the Indian Insurance & Reinsurance markets, unlike other brokers who came-in post 2003.
- We specialize in providing business solutions to our clients.
- We have a team of specialized personnel, highly qualified & experienced in various classes of Insurance & Reinsurance Broking & Advisory Services.

## Our History

- K.M. Dastur Reinsurance Brokers Private Limited was founded in 1973, by the late Mr. K. M. Dastur. the erstwhile Country Head of Norwich Union Insurance Company.
- Granted composite broking license in the first batch of licenses issued by the IRDA : Insurance Regulatory Development Authority Of India.
- K.M. Dastur & Company - London was granted Lloyd's broking license in the year 2007.

## Member Of :

- Indian Merchants Chamber
- Bombay Chamber Of Commerce & Industry
- The General Insurance Standard Council
- The British Insurance Brokers Association (BIBA)
- Financial Conduct Authority (FCA)

## Our Quality Policy

- K.M. Dastur Reinsurance Brokers Private Limited is committed to satisfy & delight customers, by meeting requirements through timely, error-free & courteous service & to continually improve the effectiveness of its processes.

## Our Service Output

- An understanding of Risks in Business Processes.
- Evaluation of Risk Exposure.
- Ascertaining your protection against losses.
- Drafting your Insurance Policy Wordings.
- Getting the best rates prevailing in the market.
- Reducing your Insurance Premium out-go.
- Establish a mechanism to effectively report any losses.

# National Footprint





# Global Footprint





**Thank You !!**