

Youth
Music
of the
World



COMPREHENSIVE TRAVEL INSURANCE POLICY



EVIDENCE OF INSURANCE

effected with

certain UNDERWRITERS AT LLOYD'S, LONDON
for YOUTH MUSIC OF THE WORLD (INTERNATIONAL) LIMITED
on behalf of Insured Persons being American students and adults
and members of the Youth Music of the World Performers Club
whose names are on file with B.D.B. Ltd, 40 Lime Street, London EC3M 7AW

This document is to notify the Member named below (the "person") that the following insurance has been effected with certain Underwriters at Lloyd's, London (not incorporated) (the "Underwriters") for the Period of Coverage specified below under the Contract number 950900714 specified below (the "Contract") issued to the Youth Music of the World (International) Limited, in respect of each event.

The New Year's Day Parade and Festival – London, The London International Choral Festival and the Rome and Frascati Festival, from 26th December 2014 to 7th January 2015.

The 2015 Madrid, Cabalgata de Reyes, from 29th December 2014 to 7th January 2015.

The Edinburgh Spring Festival from 22nd March to 5th April 2015 and the Spring in Maastricht Festival from 22nd March to 7th April 2015.

Any other events organised by Youth Music of the World during the period 2014-2015.

The insurance is provided under the Contract number 950900714 and is in accordance with the terms of the Contract number 950900714, details of which are contained herein.

The original Evidence of Insurance and Contract number 950900714 may be inspected at the offices of the Youth Music of the World (International) Limited. The respective names of, and proportions underwritten by, the Underwriters can be ascertained from the office of the Youth Music of the World (International) Limited:-

Youth Music of the World (International) Limited
P.O. Box 3149
Pasea Estate, Road Town, Tortola, British Virgin Islands

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED AS NOTICE OF INSURANCE FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THE CONTRACT NUMBER 950900714 AND THE APPLICATIONS OF THE INSURED PERSONS FORM THE ENTIRE CONTRACT. THIS EVIDENCE WHICH IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE CONTRACT NUMBER 950900714, REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

CONTRACT NUMBER 950900714

NAME OF THE INSURED

Insurance is available to persons over 71 years of age at an additional premium of \$30.00 per person. If you are over 71 years of age and require insurance cover under the terms of this evidence of insurance and contract number 950900714, please hand your payment of \$30.00 to your group leader.

CLAIMS MUST BE ADVISED TO
YOUTH MUSIC OF THE WORLD INTERNATIONAL LIMITED
WITHIN 60 DAYS OF OCCURRENCE
COMPLETED CLAIM FORMS (HELD BY THE GROUP LEADER) SHOULD BE SENT TO

Empirical Loss Management LLC
750 E. Britton Road, Suite 100
Oklahoma City, OK 73114

IN CARE OF
B.D.B. LIMITED
40 LIME STREET, LONDON EC3M 7AW, UK
TEL: 44 20 3102 8000
FAX: 44 20 3102 8009
E-MAIL: aread@bdbld.co.uk

Emergency Assistance Company
CEGA AIR AMBULANCE
Tel: +44 (0)1243 621 181
e-mail: assistance@cegroup.com

The assistance company may be contacted at any time should the insured person require advice or assistance regarding a medical condition. In the event of an insured person requiring in-patient treatment and/or evacuation and/or repatriation, it is imperative that the assistance company is contacted and authorisation obtained prior to treatment/repatriation taking place. The company will be able to provide advice and assistance as well as arrange evacuation/repatriation where necessary. Failure to contact the assistance company and obtain authorisation may prejudice the claim and may mean that not all of the costs involved will be paid. The insured person should not attempt to find their own solution and then expect full reimbursement from insurers, without prior approval first having been obtained from the assistance company.

FAILURE MAY RESULT IN NON-PAYMENT

SECTION 1 - CANCELLATION: Up to \$4,000.00

For LNYDP, London's New Year's Day Parade, The London International Choral Festival and the Rome and Frascati Festival and The Madrid, Cabalgata de Reyes cancellation cover herein shall apply with effect from September 1st 2014. Any other events organised by Youth Music of the World during the period 2014-2015 cancellation cover herein shall apply with effect from 3 months prior to travel. To reimburse you for your unused travel and accommodation expenses paid or contracted to be paid if your journey or vacation is necessarily and unavoidably cancelled due to any cause listed below provided no other party is liable for those expenses:

1. Accidental injury, illness or death, duly certified by competent authority, of:
 - (a) yourself or any person with whom you had arranged to travel;
 - (b) a close relative or fiancé or civil partner of any person described in (a) above;
2. Compulsory quarantine applying to yourself or to any person with whom you had arranged to travel;
3. Any damage to your home in the United States making it uninhabitable, or any Police request for your presence following a robbery of your home or place of business during the period of insurance;
4. Any official requirement for you to attend to emergency duty in U.S. military, medical or public service;
5. A Government regulation following an epidemic which prohibits you from travelling.
6. A warning by The US State Department not to travel to the destination booked on the dates booked.

NB Cancellation cover under Section 1 commences when this Insurance is validated, but in respect of persons aged over 71, only accidents or illnesses occurring within one month of the date of departure are covered.

SECTION 2 - MEDICAL AND EMERGENCY EXPENSES: Up to \$10,000.00 per insured Person.

To reimburse the Insured Person for:

1. The following expenses necessarily incurred within but not beyond 1 month of the expiry of the Period of Insurance as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance;
 - (a) usual, customary and reasonable expenses incurred (outside the United States and outside his or her normal country of residence or domicile) for medical, surgical and hospital charges (including emergency dental treatment for the relief of immediate pain only), ambulance, nursing home and nursing attendance charges;
 - (b) reasonable additional cost of repatriation to the United States;
 - (c) reasonable additional hotel expenses;
 - (d) reasonable additional costs of funeral expenses abroad or additional cost of returning his or her mortal remains to his or her former place of residence in the United States;

SECTION 3 - PERSONAL ACCIDENT: Up to \$25,000.00 per Insured Person

To pay according to the Schedule of Compensation below if at any time during the Period of Insurance the Insured Person sustains bodily injury caused by accidental, external, violent and visible means which solely and independently of any other cause within 12 calendar months from the date of the accident results in his or her;

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|--|-------------|
| (a) Death | \$25,000.00 |
| (b) Loss of one limb or loss of one eye | \$12,500.00 |
| (c) Loss of two limbs / two eyes / one limb and one eye | \$25,000.00 |
| (d) Permanent Total Disablement from engaging in his or her usual occupation | \$25,000.00 |

If no occupation is followed then any and every occupation applies. (Usual occupation is deemed to be full time remunerative occupation of which no less than 40 hours per week are engaged in such occupation.) If the Insured Person is over 71 years of age cover is limited to the Death benefit only.

SECTION 4 - BAGGAGE: Up to \$1,000.00 per Insured Person

To indemnify the Insured Person for the accidental Loss of or Damage which occurs during the period of insurance, to his or her baggage including clothing and personal effects subject to:

- (a) a limit of \$1,000.00 any one article, pair, set, kit or collection of articles and
- (b) an overall limit of \$1,000.00 for valuables: jewellery, furs, articles containing gold, silver or precious metals, watches, photographic, optical, audio or electronic equipment or goods.

SECTION 5 - DELAYED BAGGAGE: Up to \$100.00 in all

To indemnify the Insured Person for emergency purchases necessarily made if his or her baggage is temporarily lost in transit during the period of insurance for longer than 24 hours. Musical Instruments are not covered under this Section.

SECTION 6 - MUSICAL INSTRUMENTS: Up to \$5,000.00

To indemnify the Insured Person for the accidental loss of or damage to any one musical instrument which occurs during the period of insurance subject to a maximum amount of \$5,000.00 per Insured Person. This Section shall exclude scratching or denting of any musical instrument or damage to drum skins.

SECTION 7 - RENTAL OR REPLACEMENT MUSICAL INSTRUMENT _ Up to \$1,000.00

To indemnify the Insured Person for the cost of renting a temporary replacement musical instrument for the duration of the Insured Period should his or her own instrument be accidentally lost or damaged during the period of insurance subject to a maximum rental cost of \$1,000.00. For the purpose of this insurance, Musical Instruments shall be deemed to be wind, stringed instruments and timpani only. Written proof of the value of any Musical Instrument shall be required in the event of a claim.

EXCLUSIONS

SECTIONS 1, 2 AND 3

The Underwriters shall not be liable for claims arising from:

- (a) the Insured Person engaging or taking part in mountaineering, pot holing, manual work, racing other than on foot, organised sports, flying (except whilst travelling as a passenger on a commercial or scheduled flight), wilful exposure to risk (other than in an attempt to save human life), suicide, intentional self injury, insanity, psychiatric disorders, fear of flying or the effects of alcohol or drugs.
- (b) pregnancy within two months of the estimated date of delivery;
- (c) Circumstances where at the time of taking out this insurance the person whose condition gives rise to a claim is receiving treatment or is on a hospital waiting list for consultations or for in patient treatment or has received a terminal prognosis.
- (d) any vacation or journey undertaken against the advice of a medical practitioner or for the purpose of obtaining medical treatment;
- (e) the cost of replenishing supplies of any medication the Insured Person was using at the commencement of any vacation/journey.
- (f) surgery or medical treatment which in the opinion of the medical practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to the United States.
- (g) circumstances which could reasonably have been anticipated by the Insured Person at the date of the issue of this Evidence of Insurance.
- (h) visa not issued by competent authority.

SECTION 4

The Underwriters shall not be liable for:

- (a) losses due to breakage of or damage to fragile articles; including musical instruments;
- (b) loss of valuables or losses due to theft unless reported to the police within 48 hours of the discovery of the loss and to the hotel management if stolen in a hotel;
- (c) loss or damage caused by wear, tear, gradual deterioration, decay, moth, vermin, atmospheric or climatic conditions, electrical or mechanical breakdown or derangement of any kind;
- (d) loss of or damage to contact or corneal lenses, un-set precious stones, business goods, samples or merchandise, hired equipment or sporting equipment whilst in use;
- (e) losses from unattended baggage;
- (f)(i) theft from a vehicle not involving forcible entry evidenced by damage to the vehicle itself and or from a soft topped or open vehicle unless from a locked trunk;
- (f)(ii) theft from any motor vehicle left unattended overnight;
- (g) loss of cash, credit cards and travellers checks.

The Insured Person shall take all reasonable steps to avoid or minimise any loss or damage.

SECTIONS 1, 2 AND 4

The Underwriters shall not be liable for the first \$100.00 of each and every loss/claim for each Insured Person.

SECTIONS 6 AND 7

This insurance does not cover:

- (a) loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage would be recoverable under an ordinary fire insurance policy.
- (b) if musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.

EXCLUSIONS APPLYING TO ALL SECTIONS

The Underwriters shall not be liable for:

- 1. accident, illness, loss, damage, destruction, liability, expense or any consequential loss whatsoever arising there from directly or indirectly caused by or contributed to or arising from: war, terrorism, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or detention or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or other competent authority;

For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or groups of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

- 2. losses or claims arising out of the insured Person's own criminal act.

CONDITIONS

SECTION 2

- (a) No arrangement for repatriation requiring in-flight medical attendance may be made without the prior agreement of the Underwriters.
- (b) No arrangement for in-patient treatment may be made without the prior notification of the Underwriters except where there is a life threatening condition when notification must be made at the earliest opportunity.
- (c) In the event of a claim, a medical adviser or advisers appointed by the Underwriters shall be allowed to examine the Insured Person as often as the Underwriters shall consider it necessary.
- (d) No medical expenses incurred in the United States will be payable under this Insurance.

SECTION 3

- (a) condition (c) of Section 2 shall also apply to this Section.
- (b) the liability of the Underwriters in respect of any one accident shall not exceed \$25,000.00 in all each Insured Person.
- (c) "Permanent" means lasting 12 calendar months from the date of the accident and at the end of that period beyond hope of improvement.
- (d) "Loss of Limb" means irrecoverable loss by physical separation of a hand at or above the wrist or foot at or above the ankle.

SECTION 4 AND 5

Reimbursement for temporary or permanent loss of or damage to baggage in transit is subject to:

- (a) immediate notification being made to the Carrier or Handling Agent and a property irregularity report being obtained;
- (b) any amount payable for temporary loss being deducted from the final claim settlement under Section 3 if the baggage proves to be permanently lost.

CONDITIONS APPLYING TO ALL SECTIONS.

The Insured Person shall act at all times as if uninsured and shall observe ordinary and proper care in the supervision of all property covered under this Insurance. If the Insured Person or anyone acting on his or her behalf makes any statement knowing it to be overstated, false or fraudulent in any respect then this Insurance shall be void and all claims hereunder forfeit in respect of the Insured Person. The Insured Person shall reimburse the Underwriters within one month of the expiry of the period of Insurance for any expenses not covered by this Insurance which are incurred by the Underwriters on his or her behalf. Underwriters shall not be liable for any amount for which any other party is liable or which, but for the existence of this Insurance would have been covered by any other insurance. The Geographical Limits of this Policy are World-wide.

Wherever the term \$ appears in this Policy it shall be deemed to mean US\$.