

# Coronavirus & event cancellation insurance

Event venues typically recommend the person or company booking a scheduled event to have event cancellation insurance coverage. Coverage for communicable disease outbreaks, such as a coronavirus, is typically not included in a standard event cancellation insurance policy. This type of insurance provides coverage for revenue loss or expenses you committed to an event you have to cancel, postpone or relocate due to:

- Adverse weather, such as a snow/ice storm.
- Natural disasters like an earthquake, flood or fire.
- Labor disputes that don't involve the policyholder and/or their employees.
- Acts of terrorism.
- Failure to vacate the venue, such if you cancel the event but people still show up and fail to leave.
- Non-appearance of performers, teams or other people at your event.

## Who buys event cancellation insurance?

- Show and event organizers or promoters.
- Event management companies.
- Athletic conferences/leagues.
- Nonprofit trade and professional associations.
- Convention or visitors bureaus.
- Association and management companies.
- Corporations.
- Municipalities.

## Types of events covered

- Athletic/sporting events.
- Concerts.
- Conventions, conferences, tradeshow.
- Consumer shows, such as a boat or car show, home and garden show, etc.
- Corporate events.
- Community fairs, carnivals, festivals or parades.

## What you need to be covered against a communicable disease outbreak

Ask your agent or broker if you can buy an endorsement to add to your event cancellation insurance policy to cover cancelling an event due to a communicable disease. If your insurer doesn't offer this type of endorsement, you should shop around with other insurers.

Be aware that if you did not buy the added endorsement prior to the outbreak and you need to cancel an event, the insurer cannot backdate a policy to provide coverage for the cancellation. Insurers may also not want to sell this type of endorsement.

**NOTE:** The Office of the Insurance Commissioner does not have the authority to require insurers to sell any type of coverage or policy endorsements to consumers.

**Have insurance questions?**  
**[www.insurance.wa.gov](http://www.insurance.wa.gov)**  
**1-800-562-6900**

