



STANDARD COVERAGE



Public transportation delay resulting on missing the event



Car breakdown within 48 hours of the event



The insured or the insured's spouse is laid-off or terminated



A death of the insured's family member within thirty (30) days prior to the date of the event



Serious illness or serious injury to the insured's family member



Unforeseen serious illness or serious injury to the insured resulting in non-attendance of the covered event.



Unforeseen serious illness or serious injury requiring hospitalization or is considered life threatening that occurs to a member of the insured's family after coverage came into effect.



Unforeseen severe weather conditions which result in the insured being unable to attend the event



The insured is requested for either jury duty, subpoena, or court



Fire, burglary, vandalism, flood, or natural disaster causes the insured's home to be uninhabitable after the coverage came into effect.



Fire, burglary, vandalism, flood, or natural disaster causes the insured's work to be unsuitable for normal business.



The insured is involved in a traffic accident the day the event



The insured's personal leave is denied if on active military duty; disciplinary reasons exempt from coverage.



The insured is required to travel for work related purposes that conflict with the date the event occurs



The insured or insured's spouse is relocated 100 miles from primary residence by current employer.