



TOKIO MARINE
HCC

Weather Insurance



Coverage for Adverse Weather Conditions



The Protection You Need

Weather insurance is a risk transfer tool that protects against adverse weather conditions which may reduce revenue or increase expenses. It can also be used to increase sales for retail operations as well as stabilize a budget for certain businesses where their revenue is tied solely to weather.

About Specialty Group

The Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Target Insureds

- Concerts
- Fairs / festivals
- Sporting events
- Air shows
- Parades
- Property management companies
- Municipalities / towns
- Car washes
- Auto dealers
- Weddings
- Jewelers and other retailers

Event Weather Insurance

Event weather insurance protects against adverse weather conditions that can reduce revenue from sources such as ticket sales, concessions, food and parking. Typical buyers of event weather insurance include fairs and festivals, concerts, sporting events, parades and air shows. It can provide coverage for many perils including rain, snow, wind, lightning and adverse weather.

Cost Containment Insurance

Cost containment insurance is designed to limit costs associated with abnormal weather conditions such as snow removal expenses in an abnormally snowy winter, heating costs in a cold or prolonged winter season, or cooling costs in a hot or prolonged summer season. This seasonal or annual coverage responds to pay for each and every inch of snow or degree above the insured amount. Typical buyers of cost containment insurance include property management companies, private schools and hospitals, municipalities and towns.



With weather insurance experience of more than 30 years, you can count on Tokio Marine HCC to provide you and your clients with the expertise necessary to help design coverage for your clients based on their individual needs.

Income Stabilization Insurance

Income stabilization insurance is a business interruption tool in a simplified format specific to a reduction in revenue or sales tied solely to weather. This seasonal or annual coverage would respond to the loss of revenue caused by adverse weather conditions that affect the business. The insured receives an agreed upon payout per day or per season to offset the shortfall. Typical buyers of income stabilization insurance include restaurants, car washes and pay-for-play golf courses.

Golf Tournament Cancellation Insurance

Golf tournament cancellation insurance provides coverage for the expenses or expected revenue to guarantee donations or fees for charities related to running a golf tournament if it is cancelled within a 12-hour period leading up to the start of the tournament due to adverse weather conditions. The cancellation is determined by a civil authority or the golf course manager deeming the course as unplayable.

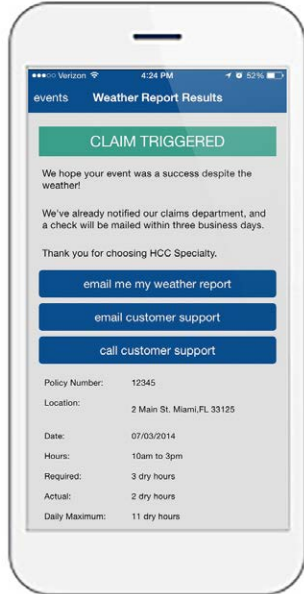
Promotional Weather Insurance

Promotional weather insurance is designed to stimulate sales for many types of retailers and manufacturers. If a certain weather event happens on a predetermined day, consumers receive a full or partial refund on purchases made during the promotional period. The policy can insure against rain, snow, or minimum / maximum temperature. Typical buyers of promotional weather insurance include jewelry stores, furniture stores, electronics stores, and auto dealers. An example would be a jewelry store that runs a sales promotion from the day after Thanksgiving through December 15th and states that anyone who makes a purchase during the sales period would get a full refund on their purchase if it snows X amount on Christmas Day at their local airport or other specified location.

Big Day Umbrella Insurance

Big day umbrella insurance is a wedding day rain insurance policy that pays out an agreed upon amount if it rains a predetermined amount on the insured's wedding day at a specified location and during specified hours. The policy can be purchased by the bride and groom, the wedding party, or even the wedding planner who can use it as an incentive for a couple to hire him or her.

A report on the top wedding related claims by Property Casualty 360 indicated that adverse weather accounted for 14% of all wedding day insurance claims. Snow storms, hurricanes and other adverse weather conditions can ruin that special day. A big day umbrella policy can save the day.



TotalEvent® Insurance Online

Weather Insurance can be purchased online through the TotalEvent Insurance portal for select classes of business. The TotalEvent system allows you to do everything from complete an application on behalf of your client, receive a quote, make payment, and bind and print the policy. Currently, the TotalEvent system allows you to quote for event weather policies for rain coverage, golf tournament cancellation insurance and big day umbrella insurance. All other types of weather insurance coverage will be handled in an offline environment.

Smartphone App for Smarter Claims Verification

Tokio Marine HCC- Specialty Group has partnered with Athenium Analytics and launched a Smartphone app for our weather insurance clients. This innovative technology provides smarter claims verification for our weather policyholders to validate if there is a weather claim at a specific event. The app allows users to view and download a detailed hourly report of the weather data. Based on this report, if a claim is validated, a check will automatically be mailed within 3 business days of claim notification.

Why Tokio Marine HCC

Tokio Marine HCC is a leading specialty insurance group underwriting more than 100 classes of specialty insurance in approximately 180 countries. Headquartered in Houston, Texas, the company is comprised of highly entrepreneurial teams equipped to underwrite special situations, companies and individuals, acting independently to deliver effective solutions. Our products and capabilities set the standard for the industry, as many of our nearly 2,600 employees are industry-leading experts. Tokio Marine HCC is part of Tokio Marine, a premier global company with a market cap of approximately \$33.8 billion.

*Market Cap as of 12/31/2017.

Contact us

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A member of the Tokio Marine HCC group of companies

Mind over risk