



Markel Insurance Company

10275 West Higgins Road, Suite 750
Rosemont, Illinois 60018

ATTENDEE LIVE EVENT TICKET PROTECTION POLICY

Subject to payment of the premium due, We have issued this policy to the Policyholder (herein referenced as "You," "Your," and "Yours").

This policy is a legal contract between You and Markel Insurance Company (herein referenced as "the Company, or "We", "Us", and "Our"). It is important that You READ THIS POLICY CAREFULLY.

Subject to this policy's provisions, terms, limitations, and exclusions, We agree to provide You with the benefits described in this policy in consideration of Your application and the payment of the premium due.

SEVENTY-TWO HOUR RIGHT TO EXAMINE POLICY: If You are not satisfied with this policy, You have 72 hours from the Effective Date to request a full refund of any premiums paid, as long as You have not already used, transferred or resold Your Ticket or filed a claim. The policy will be cancelled as of the Effective Date and there will be no coverage afforded.

This policy is governed by the laws of the state of Your primary residence.

Signed for the Company:

President

Secretary

RENEWAL CONDITIONS: This policy is issued for a single term as stated in the Schedule of Benefits and is nonrenewable.

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**PLEASE SEE CONFIRMATION EMAIL FOR THE SCHEDULE OF BENEFITS
AND OTHER PERSONALIZED CONFIRMATION OF COVERAGE DETAILS**

SCHEDULE OF BENEFITS

Policyholder: _____

Policyholder Email Address: _____

Effective Date: _____

Premium: \$ _____

Transaction/Order #: _____

BENEFIT:	LIMIT:
Attendee Live Event Ticket Protection	Ticket Cost \$ _____

WHEN THIS POLICY BEGINS AND ENDS

Your Coverage begins on the Effective Date at 12:01 A.M. local time at Your location, provided that all applicable premium has been paid.

Your Coverage will end on the earliest of the following dates (herein referenced as the "Termination Date"):

1. When the Event takes place;
2. When the Ticket is no longer valid;
3. When the Ticket has been used;
4. When the Ticket is resold; or
5. When You have filed a claim.

DEFINITIONS

Accident means an unexpected, unintended, unforeseeable event.

Active Military Duty means serving in the United States Armed Forces.

Common Carrier means an entity licensed to carry passengers for hire by air, or on land or water. Common Carrier does not include vehicle rental companies.

Computer System(s) means any information technology or operational technology, including computers, any software and code residing on such computers, network equipment, hardware, firmware, mainframes, servers, electronic products or components, peripheral devices, data storage devices, and any associated devices or equipment (including computers, hardware, software, and input and output devices which are part of an industrial control system, including a supervisory control and data acquisition (SCADA) system) owned or operated by the Policyholder or any other party.

Coverage Period means the time during which benefits are payable, beginning on the Effective Date and ending on the Termination Date.

Cyber Incident means:

1. The unauthorized access or use of a Computer System or Electronic Data by any means including, but not limited to, malicious code, virus, malware, or ransomware, regardless of time and place;

2. A threat or hoax, or a series of connected threats involving access to, processing of, use of, or operation of any Computer System;
3. Any error or omission or series of related errors or omissions involving access to, processing of, use of, or operation of any Computer System; or
4. Any denial of service attack which disrupts, prevents, or restricts access to or use of any Computer System, or otherwise disrupts the normal functioning or operation of any Computer System.

Electronic Data means facts, concepts, and information converted to a form usable for communications, interpretation, or processing by electronic and electromechanical data processing, or electronically controlled equipment, and includes programs, software, and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such equipment.

Epidemic means an outbreak of contagious disease that spreads rapidly and widely and that is identified as an epidemic by a recognized health authority.

Event means an entertainment, theatrical or recreational event for which a Ticket is purchased.

Family Member means a Ticketholder's Spouse, live-in employed caregiver, Spouse's caregiver, parent, legal guardian, stepparent, grandparent, grandchild, child, foster child, ward, step-child, sibling, step-sibling, in-law (parent, child, sibling), aunt, uncle, niece or nephew.

Financial Default means a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.

Illness means a sickness, infirmity, or disease that begins during the Coverage Period, that causes a loss covered by the policy.

Immediate Family Member means a Ticketholder's Spouse, parent, child, foster child, step-child, child-in-law, grandparent, grandchild or ward.

Injury means bodily injury caused by an Accident, directly and independently of all other causes and sustained on or after the Effective Date and before the Termination Date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Mechanical Breakdown means a mechanical issue which prevents a vehicle from being driven, a flat tire requiring professional roadside assistance, or a vehicle becoming inoperable. Mechanical Breakdown does not include running out of gas, the need for routine maintenance, or inoperability because of lost, unavailable or stolen keys.

Natural Disaster means flood, wildfire, hurricane, tornado, earthquake, tsunami, volcanic eruption, blizzard or avalanche that is due to natural causes.

Pandemic means an Epidemic over a wide geographic area that affects a large portion of the population.

Physician means a licensed medical practitioner who is practicing within the scope of his or her license and who is licensed to prescribe and administer medication and to perform surgery that is appropriate for the condition and locality. A Physician does not include someone residing in Your home, an Immediate Family Member, or Your in-laws (parent, child, sibling), aunt, uncle, niece, nephew, or legal guardian.

Policyholder means the person:

1. To whom this policy is issued; and
2. Who has incidence of ownership under this policy.

Refund means:

1. Money returned to You by the supplier;
2. Any credit or voucher for future events You receive or are entitled to receive from the supplier; or
3. Any credits, recoveries or reimbursements You receive or are entitled to receive from Your employer, another insurance company, a credit card issuer or any other institution.

Spouse means a Ticketholder's lawful spouse as defined by state law and includes civil unions and domestic partners.

Ticket means a single ticket, whether purchased individually or as part of a series, issued on paper or electronically to one entertainment, theatrical or recreational Event and paid for in full by You.

Ticket Cost means the total amount paid for one Ticket, including any prorated taxes, fees and shipping costs. Ticket Cost does not include costs added after the insurance premium has been provided.

Ticketholder means You or a person who receives a Ticket to attend an Event from You. Ticketholder does not include a Ticket Reseller.

Ticket Reseller means a person or entity that buys tickets for the purpose of resale, and includes any marketplace designed to facilitate such resale. Ticket Reseller includes ticket scalpers and ticket brokers.

DESCRIPTION OF BENEFITS

The following insurance benefits are designed to protect against situations or losses that result from sudden and unexpected conditions or events. The following conditions apply:

1. The entire cost of the nonrefundable Ticket must be paid for by You and You must retain an original, valid receipt.
2. You must not be aware of any Ticketholder's Illness at the time the Ticket is purchased that would inhibit the Ticketholder's ability to attend an Event.
3. You must not be aware of any material fact, matter or circumstance at the time the Ticket is purchased which is likely to give rise to a claim.
4. You shall use due diligence, and do and concur in doing all things reasonably practicable to avoid or diminish any loss under this policy.

ATTENDEE LIVE EVENT TICKET PROTECTION COVERAGE

Attendee Live Event Ticket Protection Coverage reimburses You if a Ticketholder is unable to use their Ticket due to one or more of the following Covered Reasons:

1. Any serious Injury or any unforeseen serious Illness occurring to a Ticketholder which results in a Ticketholder being unable to attend the Event for which the Ticket is purchased. In the case of such illness, the Ticketholder must be examined by a Physician, who must advise the Ticketholder in writing not to attend the Event. Documentation of such examination must be presented to Us.
2. Any serious Injury or any unforeseen serious Illness occurring to a Ticketholder's Family Member which requires the Ticketholder to provide primary care to that person. In the case of such Injury or illness, the Ticketholder's Family Member must be examined by a Physician. Documentation of such examination must be presented to Us.
3. Any serious Injury or any unforeseen serious Illness occurring to a Ticketholder's Family Member that is considered life threatening or requiring hospitalization. In the case of such Injury or illness, the Ticketholder's Family Member must be examined by a Physician. Documentation of such examination must be presented to Us.
4. A Ticketholder's death prior to the Event.
5. The death of a Ticketholder's Family Member on or within 30 days prior to the Event.
6. A Ticketholder being directly involved in a traffic Accident on the day of the Event, that causes damage to a Ticketholder's vehicle that creates an immediate need for repair to ensure the safe operation of the vehicle.

7. A Mechanical Breakdown of a Ticketholder's vehicle within 48 hours of the Event, resulting in the non-use of the vehicle as transportation to the Event. You must provide proof of the Mechanical Breakdown, such as a tow truck or mechanic's receipt or a police report.
8. Any unforeseen inability to attend an Event due to the Ticketholder's or their Spouse's Active Military Duty. Documentation of such Active Military Duty must be provided to Us.
9. A Ticketholder being directly or indirectly involved in a traffic Accident en route to departure on a Common Carrier resulting in the Ticketholder missing transportation to the Event, provided that the transportation was scheduled to depart no more than 48 hours prior to the Event, and the Common Carrier was unable to accommodate the Ticketholder on later transportation which would arrive in time to attend the Event.
10. A Ticketholder not arriving at the venue due to a delay by the Common Carrier used for transportation.
11. Severe weather conditions which result in the Ticketholder's inability to attend the Event. The Ticketholder must be unable to reach the Event by car or Common Carrier. This does not include weather such as heavy snowfall with roads open, ice on roads, or abnormally heavy rain, unless the intervention of authorities is involved. If the Event is cancelled due to weather, the Ticketholder will not qualify for coverage under this peril.
12. Fire, burglary, vandalism or Natural Disaster which causes the Ticketholder's home to be uninhabitable after the Effective Date and before the date of the Event.
13. Fire, burglary, vandalism, flood, or Natural Disaster which causes the Ticketholder's place of work to be unsuitable for normal business practice within 48 hours of the Event and after the Effective Date.
14. A Ticketholder is required to travel for work-related purposes, which would not allow the Ticketholder to attend the Event. To receive benefits, the Ticketholder must provide proof of the conflict that occurred after the Effective Date, in the form of a receipt for travel booked after the Effective Date. Self-employed workers, interns, volunteer workers, or any other unpaid workers do not qualify for coverage under this peril.
15. A Ticketholder's or their Spouse's job is relocated 100 miles or more from the Ticketholder's primary residence. Accepting a new job with another employer is not considered relocation and does not qualify for coverage under this peril.
16. A Ticketholder or their Spouse being laid off or terminated through no action or fault of their own, after at least 3 continuous years of permanent employment with the same employer. The termination must occur after the Effective Date. Self-employed workers, volunteer workers, or any other unpaid workers do not qualify for coverage under this peril.
17. A Ticketholder being required to serve jury duty, or being served with a subpoena or court order requiring attendance in court the day the Event is scheduled, preventing attendance of the Event.
18. A minor Ticketholder being unable to attend an Event because the Ticketholder on whom they are dependent to take them to the Event is unable to attend due to one or more of the Covered Reasons listed above.

Benefits Payable:

We will pay You the Ticket Cost of a nonrefundable, unused Ticket, less any Refunds, in the event the Ticketholder is unable to attend an Event due to one or more of the Covered Reasons listed above. A ticket is deemed used once the Ticketholder attends any part of the Event.

GENERAL EXCLUSIONS

No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. Alcohol or substance abuse; or conditions or physical complications related thereto of a Ticketholder or a Ticketholder's Family Member;
2. War (whether declared or undeclared), acts of war, civil disorder, or civil unrest;
3. Nuclear reaction, radiation or radioactive contamination;
4. Terrorism;
5. Financial Default;
6. Epidemic or Pandemic;
7. Pollution or threat of pollutant release;
8. Any unlawful acts committed by a Ticketholder or Family Members, whether they are insured or not;
9. The Event being cancelled by the venue or promoter for any reason (including bad weather), unless covered herein;
10. Prohibition or regulation by any government;
11. Lost or stolen Tickets;
12. Dental treatment, except as a result of an Injury to sound natural teeth;
13. Participation as a professional athlete;
14. Participation in non-professional, organized amateur or interscholastic athletics or sports competitions or events;
15. Accidental Injury or sickness when traveling against the advice of a Physician;
16. Participation in civil disorder, riot or a felony;
17. Any expected or foreseeable events; or
18. **Cyber**
 - a. A Cyber Incident;
 - b. Theft or the transfer of property arising out of a Cyber Incident;
 - c. Any action taken in controlling, preventing, suppressing, or remediating a Cyber Incident; or
 - d. Any partial or total unavailability or failure, or series of related partial failures, to access, process, use, or operate any Computer System.

This exclusion applies regardless of:

- (1) Any other cause or event that contributes concurrently or in any sequence to the loss;
- (2) Any provision or endorsement to the contrary and supersedes any conflicting language in the policy or any underlying insurance;
- (3) Actual, imminent, or suspected loss or damage;
- (4) Whether Electronic Data or Computer Systems are owned, leased, or operated by a Policyholder or any other party;
- (5) Amounts pertaining to the value of Electronic Data;
- (6) Acts, costs, or expenses to sue, labor and travel for, in, and about the defense, safeguarding, and recovery of property, including Computer Systems or Electronic Data; or

(7) Legal costs, expenses, or fees.

This plan does not cover You:

- a. If You give incorrect data or facts; or
- b. If a Proof of Loss is not submitted to Us or our designated Representative within 90 days from the date the Covered Reason first begins, except as specified in the Proof of Loss provision.

CLAIMS PROVISIONS

All benefits will be paid in United States dollars. The following provisions apply to all benefits.

NOTICE OF CLAIM: Written notice of claim must be given by either You or someone acting on Your behalf (herein referred to as the "Claimant") to Our designated representative or Us within 30 days after a Covered Reason first begins or as soon as reasonably possible. Notice must include Your name and the policy number.

CLAIM FORMS: When Our designated representative or We receive a notice of claim, one of us will send the Claimant the forms to be used in filing proof of claim. If Our designated representative or We do not send You these forms within 15 days, You can meet the Proof of Loss requirement by sending Our designee or Us, a written statement of the occurrence, nature and extent of the loss within the time allowed for filing Proof of Loss under this policy.

PROOF OF LOSS: The claimant must send Our designated representative or Us written Proof of Loss within 90 days after a covered reason first begins, or in the time period otherwise allowed by applicable law.

TIME OF PAYMENT OF CLAIMS: Benefits for loss covered by this policy will be paid within 30 days from the date Our designated representative or We receive proper written proof of such loss acceptable to Us.

PAYMENT OF CLAIMS: Upon receipt of an acceptable written proof of loss, payments for all losses will be made to (or on behalf of, if applicable) You, if living, otherwise to Your estate.

If any payee is a minor or is not competent to give a valid release for the payment, the payment will be made to the legal guardian of the payee's property. If the payee has no legal guardian for his property, We will make all payments in compliance with state law, except that a payment not exceeding \$3,000 may be made, at Our option, to any relative by blood or connection by marriage of the payee, who has assumed the custody and support of the minor or responsibility for the incompetent person's affairs.

The applicable benefit amount will be reduced by the amount of benefits, if any, previously paid by other insurance policies for the same loss. Any payment We make in good faith fully discharges liability to the extent of the payment made.

GENERAL POLICY PROVISIONS

CONFORMITY WITH STATE STATUTES: Any provision of this policy in conflict on its Effective Date with the laws of the state in which it is issued is amended to conform to the minimum requirements of such laws.

ENTIRE CONTRACT/CHANGES: This policy and any endorsements attached to it constitutes the entire contract between You and Us. No change in this policy shall be valid unless approved by Us and unless such change is endorsed or attached to this policy. No agent has authority to change this policy or to waive any of its provisions. We may also, upon 31 days written notice to You, change or modify the provisions of this policy to comply with any applicable requirements of the Internal Revenue Service and/or any state or other federal law or regulation.

LEGAL ACTION: No legal action may be brought to recover on this policy within 60 days after written Proof of Loss has been furnished. No legal action may be brought after 3 years from the time written Proof of Loss is required to be furnished, unless a longer period is required by law.

MISREPRESENTATION AND FRAUD: There is no coverage for benefits if You or a Ticketholder intentionally concealed or misrepresented any material fact or material circumstance or committed fraud relating to this policy or any claim.

OTHER INSURANCE WITH THIS COMPANY: For each Ticket, You may be covered under only one Attendee Live Event Ticket Protection Policy with Us. We will terminate the other policy and refund the premium paid.

SUBROGATION: To the extent We pay for a loss suffered by a Ticketholder, We will take over the rights and remedies You have relating to the loss. This is known as subrogation. You, as the Policyholder, must help Us to preserve Our rights against those responsible for the loss. This may involve signing any papers and taking any other steps We may reasonably require. If We take over Your rights, You (or Your designated representative, if a minor) must sign an appropriate subrogation form supplied by Us. We will not retain any payments until You have been made whole with regard to any claim payable under the policy. If We pay or reimburse You for a loss under this policy for which We believe a third party is liable and You or the Ticketholder recovers payment from the third party, You must refund to Us the lesser of the amount We paid or the amount equal to the sum received from the third party for such loss or expense.

WAIVER: Our failure to strictly enforce Our rights under this policy at any time or under any circumstance shall not constitute a waiver of such rights by the Us at any time under the same or different circumstances.



MARKEL INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.



MARKEL INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXPERIENCE PROTECTION ENDORSEMENT

This endorsement modifies insurance provided under the following:

ATTENDEE LIVE EVENT TICKET PROTECTION POLICY

Under **DEFINITIONS**, the definition of **Event** is deleted in its entirety and replaced with the following:

Event means an experience or a series of experiences, with specified or expiration dates, that a Ticketholder reserves, registers, attends, or participates in such as sports, performing arts, camps, tournaments, conferences, lodging, specialized classes, spa treatments, or other similar experiences.

Under **DEFINITIONS**, the definition of **Ticket** is deleted in its entirety and replaced with the following:

Ticket means the registration or reservation required to attend or participate in an Event and paid for in full by You.



MARKEL INSURANCE COMPANY

PRIVACY NOTICE

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> • your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others; • your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others; • your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none"> • publicly-available information from government records; • de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card <p>We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.</p>
Why can't you limit all sharing of your personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	<p>A formal agreement between Nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060.</p> <p>We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information.</p> <p>For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>



Markel Insurance Company

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <https://www.treasury.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.