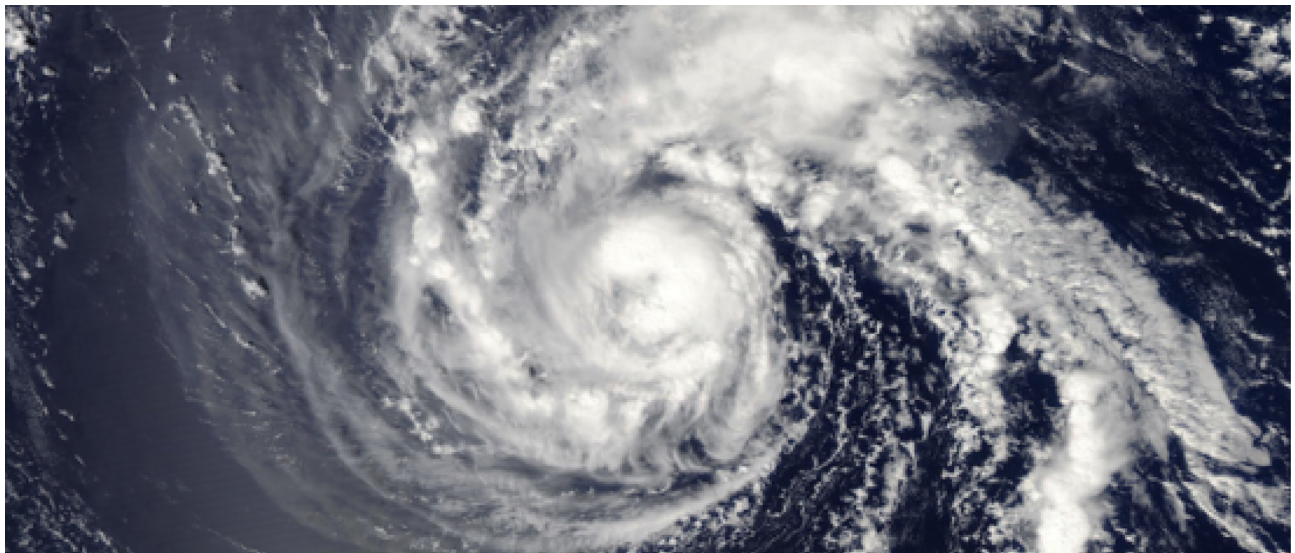


Uncertainty About Hurricane Florence's Impact Zone Has Caused Widespread Event Cancellations. Insurance May Cover The Financial Loss

BY MICHAEL S. LEVINE & TAE ANDREWS ON SEPTEMBER 12, 2018



Hurricane Florence has yet to make landfall, but the storm has already wreaked havoc on this weekend's college football schedule, concerts, and other events. West Virginia and NC State postponed their Saturday game indefinitely. Rescheduling remains to be seen. UCF and North Carolina cancelled their game outright, as did East Carolina and Virginia Tech. Other teams relocated their games or changed dates and start times, with many offering free tickets to fans who can accommodate the last-minute changes. The NFL also is keeping a close eye on the situation, as the storm could impact Sunday's game between the Washington Redskins and the Indianapolis Colts at FedEx Field. Meanwhile, non-sporting events also have been cancelled, including Alan Jackson's concert at the North Charleston Coliseum, the Zac Brown Band's

concerts in Charlotte and Raleigh, and J. Cole's Dreamville Festival, which alone will require the refunding of some 30,000 tickets.

So, with all these events being cancelled or disrupted, who will cover the loss? The answer depends on a number of factors including, among others, the types of insurance in place and the cause of the cancellation (most notably, whether it was voluntary or by order of a civil authority). Impacts like these also beg the question whether event cancellation insurance had been obtained. For a further discussion on that tailored insurance product, see our Sept. 7, 2017 article discussing the importance of event cancellation insurance. Even where event cancellation insurance is not available, however, policyholders should pursue claims for all consequential loss. As with any insurance claim, timely notice to all potential insurers is critical, as is clear itemization of all extra expenses incurred to help mitigate the loss and return your business to its normal level of operation. Checklists for how to prepare for an impending disruption and how to handle a disruption after it occurs can be found in the **Hunton Andrews Kurth's Hurricane Resource Center**.