

THE 2010 LONDON PARADE FESTIVAL.

SCHEDULE OF PERFORMANCE PROGRAMME CONTRACT

DATE OF ISSUANCE OF CONTRACT:	16th October 2009
NAME OF GROUP:	Desert Mountain High School Marching Band
NUMBER OF <u>PAYING</u> PLACES OFFERED:	100
NUMBER OF NON PAYING PLACES OFFERED: (based on above minimum number paying)	2 (two)
SITE INSPECTION: NUMBER OF PLACES OFFERED	2 (two)
DEPARTURE GATEWAY:	Phoenix (PHX)
DATE OF DEPARTURE FROM USA:	27th December 2010
DATE OF RETURN TO USA:	03rd January 2011
PRICE PER PERSON NET:	<u>US\$ 2,895</u>

THE PACKAGE PRICE INCLUDES AIRLINE/AIRPORT AND GOVERNMENT 'TAXES, FEES, CHARGES & SURCHARGES' AT THE LEVEL CHARGEABLE FROM YOUR USA GATEWAYS TO LONDON AT THE TIME OF THE ISSUANCE OF THE CONTRACT. THESE CHARGES ARE VARIABLE AND ANY DIFFERENTIAL, UPWARD OR DOWNWARD, WILL VARY THE PACKAGE PRICE ACCORDINGLY. THE AMOUNT USED IN OUR FINAL BILLING WILL BE THE TOTAL AMOUNT OF THESE CHARGES ON OCTOBER 25TH 2010

THE PACKAGE PRICE HAS BEEN CALCULATED ON A RATE OF EXCHANGE OF £1.00 = US\$1.70. SHOULD THE EXCHANGE RATE BETWEEN THE POUND AND THE US DOLLAR AT THE TIME OF FINAL INVOICE VARY FROM THIS LEVEL, UPWARD OR DOWNWARD, THEN WE RESERVE THE RIGHT TO VARY THE PACKAGE PRICE ACCORDINGLY.

The above package price includes the following and is subject to all terms and conditions below.

INCLUSIONS

- Round trip economy class air travel on a scheduled airline from your U.S.A. gateway to a London airport. One main meal and one snack meal either served or available for purchase. Soft drinks either complimentary or available for purchase. Movies and audio entertainment on all long-haul transatlantic sectors.* Flights may be multi-sectored.
- The allowance of a second checked piece of luggage on flights to allow for the carriage of musical equipment/instruments. Within this allowance the carriage of a fixed number of outsize musical instruments will be carried without surcharge. Thus the total notional allowance per person is 2 pieces - 1 for personal luggage and 1 for an instrument of piece of equipment. Larger instruments of pieces of equipment may be counted as more than one item.

(C3)

INCLUSIONS continued

- 6 nights accommodation in a centrally located superior first class hotel in London. Students may be accommodated in triple bedded rooms, but generally in twin bedded rooms. Adults are guaranteed to be accommodated in twin or double-bedded rooms, and may pay a surcharge for a room for single occupancy. Some family rooms are available in selected hotels offering accommodation for 4 people. All rooms have en-suite facilities including bath and/or shower and W.C.
- Continental buffet breakfast each day in London - 6 meals.
- Two dinners in the London hotel or in restaurants convenient to the itinerary. Each dinner will consist of at least two courses served from specially pre-selected menus - 2 (two) meals
- One dinner at a typical London pub, historic Inn or atmospheric restaurant. (one meal)
- Vouchers with a value of £ 10.00 British Pounds each (appx US\$ 17), exchangeable in nearly 4,000 London restaurants and fast food outlets for 3 (three) meals.
- Round trip transfers from London airport to hotel by luxury coach, including specialist 'meet and greet' service on arrival, and check - in assistance service on departure.
- Full day educational tour first of London's historic West End and City (3 ½ hours) and then one of the full group's choice between Windsor, Hampton Court or Greenwich (4 hours). The full day tour will be conducted on a luxury private chartered motor coach with a professional guide.
- Full day educational tour first to the City of Oxford with a special visit to one of the University's Colleges, and then to Stratford upon Avon, birthplace of William Shakespeare where there will be a visit to the poet and playwright's Birthplace. The full day tour will be conducted on a luxury private chartered motor coach with a professional guide. Other full day choices are available – see next page/below.
- Provision of a unique souvenir (to be kept to take home) MP3 player loaded with a range of four (4) specially commissioned audio guided historical, cultural and entertaining audio walks of London. Walks carefully researched by historians, scripted and performed by professional writers and actors. Each tour has a short test paper/questionnaire to be completed by group members after the walk by

EITHER

- Tickets to an evening performance of a West End Theatrical Production or Concert. A selection of comedy and drama productions are available within the package price. If a musical show, other than a concert is required then these will be offered at market price supplements which will range from \$ 20 to \$ 50. Round trip coach transfers included.

(C4)

INCLUSIONS continued

OR

- A half day excursion to The Tower of London including entrance fee and guided tour of the Tower and also a visit to the Crown Jewels. Round trip transfers by private chartered motor coach included.

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- Arrangements for a strictly student orientated and controlled 'New Year's Eve Celebration' at your London hotel. The party will take place in a private room, with a professional 'disco' and cash only soft drink and snack bar provided.
 - Full time resident Resource Staff Member to look after you whilst you are in London.
 - A unique disc, with license to make unlimited prints, of professionally taken group photography – taken during the groups performance -including a special whole performance group photograph taken prior to the parade or gala concert
 - Specially arranged carriage of all musical equipment (if appropriate) from airport to hotel and vice versa. Provision of storage room at hotel.
 - A specially struck Silver Anniversary, New Year's Day Parade Festival Medal for all performers, and, in this special celebration year a unique supporters medal will be provided for all non performers.
 - Membership for one year of the 'Youth Music International Performers Club' (YMI Performers Club).
 - The Youth Music of the World specially written comprehensive Travel Insurance Policy.
 - All tips and taxes to all service providers. It is considered appropriate for a gratuity to be presented to the Resource Person at the end of the performance programme, which is not included.

* Some American carriers now require payment for drinks on domestic sectors.

** Some American carriers now require payment for headsets.

(C5)

LIST OF ALTERNATIVE FULL DAY TOURS AVAILABLE FOR SELECTION.

Alternative full day tours, as per page C3 of this contract

1. An educational tour of **Oxford & Windsor** with entrances to Brasenose College in Oxford and to Windsor Castle.
2. An educational tour of **Canterbury & Dover** with entrances to Canterbury Cathedral and to Dover Castle.
3. An educational tour of **Windsor & Hampton Court** with entrances to Windsor Castle and to Hampton Court.
4. An educational tour of **Stonehenge & Bath** with entrances to Stonehenge and the Roman Baths in Bath.

CONTRACTED MUSICAL PERFORMANCE

The 2011 'Silver Anniversary' London Parade Festival will commence on December 26th 2010 and will end on January 4th 2011. The two major performance opportunities are, 'The London Parade' on January 1st and the 'Music for London' Gala Concerts performed throughout London during the week of New Year. These events are at the specific invitation of the Patrons and Supporters of the London Parade Festival. The venue and thus the style of your performance was shown on your performance tour offer and is now recorded on this contract in the way it has been agreed between you and our appointed representative. If you have been offered an additional performance either as a definite 'YES' or as 'IF REQUESTED', all arrangements must be confirmed by us and by you no later than **JUNE 26th 2010, OR THE LAST WORKING DAY OF YOUR SITE INSPECTION TOUR.** In the case of all performances including The London Parade all necessary transportation to and from performance venues is provided by chartered coach and is included in the Performance Programme.

This schedule below records the contracted performance/s of your group:

LONDON PARADE – NEW YEAR’S DAY:	YES (Marching Band)
‘MUSIC FOR LONDON’ GALA CONCERT:	YES

(C6)

GENERAL INFORMATION, TOUR CONDITIONS & PAYMENT SCHEDULE

A first deposit of \$ 100.00 per person calculated on the basis of the numbers shown on the contract (100 x \$ 100 = \$ 10,000 ten thousand United States Dollars) is required on or before 15th December 2009.

A second deposit of \$ 400.00 per person calculated on the basis of the numbers shown on the contract is required on or before February 15th 2010.

A third deposit of \$ 500.00 per person calculated on the basis of the numbers shown on the contract is required on or before 1st May 2010.

A fourth deposit of \$ 700.00 per person calculated on the basis of the numbers shown on the contract is required on or before 15th September 2010.

Provisional numbers and names should be forwarded to Youth Music of The World/Destination Events Ltd at the London Parade office on or before September 15th 2010.

A final invoice will be calculated on October 25th 2010 reflecting your total number of passengers, all extras ordered, and the taxes, fees charges and surcharges and currency adjustments necessary. The final amount shown on this final invoice must be paid on or before November 5th 2010.

All deposit payments and the final payment should be made by cheque or bank transfer to the organisation's US bank account. If cheques are used as a means of payment you must ensure that they are despatched 7 days prior to the deposit due and final payment due dates shown above. If funds are transferred then please ensure that they have reached our account by the due dates shown above. You are requested to send a confirmatory email to Theresa@londonparade.co.uk to confirm the date of each of your payments, the method of payment (cheque or transfer) and the amount of the payment. Such confirmations should be sent of the same date the payments are transferred or, in the case of cheques, despatched.

Passengers may be added up until November 26th 2010 with written permission of London Head Office. The rate payable for such passengers is not guaranteed to be the package rate for the group but will be quoted at the acceptance of the booking. Payment for all such 'late' passengers must be made in full by bank transfer only no later than December 3rd 2010.

All payments must be made in favour of and on or before the due date to:

YOUTH MUSIC OF THE WORLD/DESTINATION EVENTS LTD.

**If you wish to transfer funds,
Please email Theresa Davis on
Theresa@londonparade.co.uk
who will send you via return email
exact account details to enable you
to make the transfer**

**If paying by cheque the cheque
should be payable to the above
and sent via courier to:**

**Youth Music/DEL/PTL
1910 Byrd Avenue, Suite 218
Richmond, Virginia
23230
USA**

No tickets or vouchers will be issued to any group or group member prior to receipt of full payment. Payments instructions may vary.

(C 7)

CANCELLATION

The first deposit of \$ 10,000 is non refundable under any circumstances. All other deposits paid subsequently become non refundable on from 17.30 (5.30pm) British Summer Time (Eastern Standard Time + 5 hours) on 1st May 2010. No refund of any deposits will be made thereafter, save if there is a **WARNING** from the United States Government State Department to the effect that you should not travel to London on the dates you have booked. In this case appropriate refunds will be made. Also if the Department of Homeland Security has a **CODE RED** warning at your departure airport in place on December 27th 2010 thus forcing the closure of that airport and rendering flight impossible, and where this alert also contains advice that you must not travel and your ticketed airline/s is offering rebooking and refund options, then appropriate refunds will be made. Appropriate refunds will also be made in individual cases where proof will be required that serious incapacitating injury has caused the cancellation. **Refunds will be made where eligible, less any charges or non recoverable costs incurred on behalf of the contracting party by Youth Music of the World/Destination Events Limited.**

Up to September 15th 2010 all deposits received will, although paid on a per person basis, be looked upon by Youth Music/Destination Events as a total deposit for the entire group, provided that those deposits represent no less than the payable deposit due under this contract for the paying number of persons shown on Page C2. After September 15th when the initial names list has been forwarded all payments will be deemed name specific. The number shown on Page C2 of this contract may be exceeded without further permission until 15th September 2010 by up to 10% of the number shown on Page C2. All individual passenger cancellations made after the submission of the initial name list on 15th September 2010 should be notified to the London Parade Office/Youth Music/Destination Events in London by facsimile or email. The email address to use is Theresa@londonparade.co.uk. All passengers cancelling after 15th September will receive no refunds of monies paid up till that time.

CANCELLATION INSURANCE: Please note that a travel insurance package is included in the cost of your travel programme. Full details of the package are to be found in appendix one of this document. You will also find a section in the document 'Information for Group Organisers' explaining in more detail the terms and limits of the cover given by this policy.

TIPS: Service charges as imposed by hotels, restaurants and other suppliers for the provision of accommodation, meals and transportation etc. are all included.

PRICE CHANGE: All taxes imposed by local administrations and government authorities on accommodation, meals, surface transportation and other supplies are all included at the current rates. Should any of the tax rates vary we reserve the right to vary the contract price accordingly. The price shown on Page C2 **INCLUDES** charges imposed in association with the included airline ticket for 'Airline/Government/Airport/Security Agency', 'taxes, fees, charges, fuel and other surcharges'. The amount included represents the amount charged on the date this contract was prepared from your USA departure airport/s to London and return. The amount finally billed will be that current on 25th October 2010 and if it varies upwards or downwards from the amount included in the package price the variation will be reflected in your final billing. The price quoted on this contract is calculated at an exchange rate between the Pound Sterling and the United States Dollar of - £ 1.00 = US\$ 1.70. If necessary the contract price shown on Page C2 will be recalculated upon final invoice on October 25th 2010 to reflect the rate of exchange at that date.

(C 8)

PASSPORT AND VISAS: Passengers must be in possession of a valid passport. Nationals of certain countries require visas to enter Britain (a member of the European Union). **Please check with your nearest British Consulate or the British Embassy in Washington if you are in any doubt.** Citizens of the United States of America do not require visas to enter Britain. All US passports must have a validity in excess of six months after the date of return to the USA. Non US passport holders should verify their status with regard to their re-entry into the USA.

YOUR TOUR PRICE EXCLUDES: Cost of passports, visas, items of personal nature such as laundry, telegraph and telephone expenses, room service, alcoholic drinks, meals not specified in itinerary, optional sightseeing and excursions.

BAGGAGE: Youth Music of The World/Destination Events Ltd is not responsible for loss, theft or damage to your baggage. Any claims for loss, theft or damage to your baggage will have to be made through the correct authorities, i.e. the company responsible, airline, coach company etc. and/or through B.D.B.Limited, the Insurance company with whom Youth Music of The World/Destination Events Ltd have arranged the comprehensive insurance package.

RESPONSIBILITY: Youth Music of The World/Destination Events Ltd on behalf of The London Parade Festival, the "Operator" and/or its agents or representatives, acts only as an agent for the various companies who provide services as outlined within this contract and provides these services as agent within the normal terms imposed by the contracts, terms and conditions of the suppliers. The Operator assumes no responsibility or liability in connection with the service of any means of conveyance which may be used either wholly or in part in the performance of its duty to the passenger. Likewise, the Operator will not be responsible for any act, error or omission, or for any personal injury, damage, loss, accident, delay, irregularity or inconvenience which may be occasioned by reason of any defect in any vehicles or through any act, neglect or default of any company or person engaged in conveying the passenger, or for any hotel proprietor, or hotel service, or for any other person engaged in carrying out the purpose for which tickets or coupons are issued whether negligent or not, save where such injury loss or damage arises out of the negligence of the Operator or its officers and employees.

In the event it becomes necessary or advisable for the comfort or well being of the passengers, or for any reason whatsoever, to alter itinerary or arrangements, such alterations may be made without penalty to the Operator. The right is reserved to withdraw any or all tours or features should conditions warrant, also to decline, to accept or retain passengers as members of the tours.

NOTE: Once a tour has commenced, refunds for unused transportation tickets, sightseeing, transfers and accommodations will not be made.

REPRESENTATION: It is hereby agreed that in entering into this contract you have not relied upon any representation made by our Agent save and except where such representation is also made or confirmed in writing by us.

JURISDICTION: This Agreement, its validity, construction, effect, performance and termination shall be governed and construed in accordance with the Laws of England and the court to have jurisdiction in respect of any disputes herein shall be either the Royal Courts of Justice, Strand London WC2 or the Mayors and City of London Court, Guildhall London EC2.

APPENDIX ONE

TRAVEL INSURANCE PACKAGE

(Page one of seven A1 -1)

SECTION 1- CANCELLATION: Up to \$3,000.00 (three thousand dollars)

Cancellation cover herein shall apply with effect from the following dates:

- For participants in the London Parade Festival from 1st September 2010.

To reimburse you for your unused travel and accommodation expenses paid, or contracted to be paid, if your journey or vacation is necessarily and unavoidably cancelled due to any cause listed below provided no other party is liable for those expenses:

1. Accidental injury, illness or death, duly certified by a competent authority, of:
 - (a) yourself, or any person with whom you had arranged to travel;
 - (b) a close relative or fiancé of any person described in (a) above;
2. Compulsory quarantine applying to yourself or to any person with whom you had arranged to travel;
3. Any damage to your home in the United States making it uninhabitable, or any Policy request for your presence following a robbery at your home or place of business during the period of insurance;
4. Any official requirement for you to attend to emergency duty in U.S. military, medical or public service;
5. A Government regulation following an epidemic which prohibits you from travelling.

NB Cancellation cover under Section I commences when this Insurance is validated, but in respect of persons aged over 70, only accidents or illnesses occurring within one month of the date of departure are covered.

(A1 -2)

SECTION 2 - MEDICAL AND EMERGENCY EXPENSES: Up to \$8,000.00 per insured Person.

To reimburse the Insured Person for:

1. The following expenses necessarily incurred within 1 month of the expiry of the Period of Insurance as the result of the Insured Person becoming ill or sustaining personal injury during the Period of Insurance;
 - (a) usual, customary and reasonable expenses incurred (outside the United States and outside his or her normal country of residence or domicile) for medical, surgical and hospital charges (including emergency dental treatment for the relief of immediate pain only), ambulance, nursing home and nursing attendance charges;
 - (b) reasonable additional cost of repatriation to the United States;
 - (c) reasonable additional hotel expenses;
 - (d) reasonable additional costs of funeral expenses abroad or additional cost of returning his or her mortal remains to his or her former place of residence in the United States;

SECTION 3 - PERSONAL ACCIDENT: Up to \$25,000.00 per Insured Person

To pay according to the Schedule of Compensation below if at any time during the Period of Insurance the Insured Person sustains bodily injury caused by accidental, external, violent and visible means which solely and independently of any other cause within 12 calendar months from the date of the accident results in his or her;

(a) Death	\$ 25,000.00
(b) Loss of one limb or loss of one eye	\$ 12,500.00
(c) Loss of two limbs or two eyes or one limb and one eye	\$ 25,000.00
(d) Permanent Total Disablement from engaging in his or her usual occupation	\$ 25,000.00

If no occupation is followed then any and every occupation applies. (Usual occupation is deemed to be fulltime remunerative occupation of which no less than 40 hours per week are engaged in such occupation.) If the Insured Person is over 71 years of age cover is limited to the Death benefit only.

(A1-3)

SECTION 4 - BAGGAGE: Up to \$1,000.00 per Insured Person.

To indemnify the Insured Person for the accidental Loss of or Damage to his or her baggage including clothing and personal effects subject to:

- (a) a limit of \$200.00 any one article, pair, set or collection of articles and
- (b) an overall limit of \$400.00 for valuables: jewellery, furs, articles containing gold, silver or precious metals, watches, photographic, optical or electronic equipment or goods.

SECTION 5 - DELAYED BAGGAGE: Up to \$100.00 in all.

To indemnify the Insured Person for emergency purchases necessarily made if his or her baggage is temporarily lost in transit for longer than 24 hours. Musical Instruments are not covered under this Section.

SECTION 6 - MUSICAL INSTRUMENTS: Up to \$2,000.00.

To indemnify the Insured Person for the accidental loss of or damage to any one musical instrument subject to a maximum amount of \$2,000.00 per Insured Person. This Section shall exclude scratching or denting of any musical instrument or damage to drum skins.

SECTION 7 - RENTAL OR REPLACEMENT MUSICAL INSTRUMENT - Up to \$80.00

To indemnify the Insured Person for the cost of renting a temporary replacement musical instrument for the duration of the Insured Period should his or her own instrument be accidentally lost or damaged subject to a maximum rental cost of \$ 80.00.

For the purpose of this insurance, Musical Instruments shall be deemed to be wind, stringed instruments and timpani only.

Written proof of the value of any Musical Instrument shall be required in the event of a claim.

(A1-4)

EXCLUSIONS

EXCLUSIONS FOR SECTIONS 1, 2 AND 3

The Underwriters shall not be liable for claims arising from:

- (a) the Insured Person engaging or taking part in mountaineering, pot holing, manual work, racing other than on foot, organised sports, flying (except whilst travelling as a passenger on a commercial or scheduled flight), wilful exposure to risk (other than in an attempt to save human life), suicide, intentional self injury, insanity, psychiatric disorders or the effects of alcohol or drugs.
- (b) pregnancy within two months of the estimated date of delivery;
- (c) circumstances where at the time of taking out this insurance the person whose condition gives rise to a claim is receiving treatment or is on a hospital waiting list for consultations or for in patient treatment or has received a terminal prognosis;
- (d) any vacation or journey undertaken against the advice of a medical practitioner or for the purpose of obtaining medical treatment;
- (e) the cost of replenishing supplies of any medication the Insured Person was using at the commencement of any vacation/journey.
- (f) surgery or medical treatment which in the opinion of the medical practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to the United States.
- (g) circumstances which could reasonably have been anticipated by the insured person at the date of the issue of this policy.
- (h) a visa not being issued by the competent authority

EXCLUSIONS FOR SECTION 4

The Underwriters shall not be liable for:

- (a) losses due to breakage of or damage to fragile articles; including Musical Instruments;
- (b) loss of valuables or losses due to theft unless reported to the police within 48 hours of the discovery of the loss and to the hotel management if stolen in a hotel;
- (c) loss or damage caused by wear, tear, gradual deterioration, decay, moth, vermin, atmospheric or climatic conditions, electrical or mechanical breakdown or derangement of any kind;

(A1-5)

EXCLUSIONS FOR SECTION 4 Cont'

- (d) loss of or damage to contact or corneal lenses, un-set precious stones, business goods, samples or merchandise, hired equipment or sporting equipment whilst in use;
- (e) losses from unattended baggage;
- (f)
 - (i) theft from a vehicle not involving forcible entry evidenced by damage to the vehicle itself and or from a soft topped or open vehicle unless from a locked trunk.
 - (ii) theft from any motor vehicle left unattended overnight.

The Insured Person shall take all reasonable steps to avoid or minimise any loss or damage.

- (g) loss of cash, credit cards, and travellers cheques.

EXCESS – IMPORTANT, PLEASE NOTE AN EXCESS APPLIES TO SECTIONS 1, 2 AND 4.

The Underwriters shall not be liable for the first \$ 80 of each and every loss/claim for each Insured Person.

SECTIONS 6 AND 7

This insurance does not cover:

- (a) loss or damage caused by climatic or atmospheric conditions or extremes of temperature, unless such loss or damage would be recoverable under an ordinary fire insurance policy.
- (b) if musical instruments are insured hereunder, breakage of strings, reeds or drumheads from any cause.

(A1-6)

EXCLUSIONS APPLYING TO ALL SECTIONS

The Underwriters shall not be liable for:

1. accident, illness, loss, damage, destruction, liability, expense or any consequential loss whatsoever arising there from directly or indirectly caused by or contributed to or arising from: war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or detention or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or other competent authority;
2. losses or claims arising out of the insured Person's own criminal act.

CONDITIONS

SECTION 2

- (a) No arrangement for repatriation requiring in-flight medical attendance may be made without the prior agreement of the Underwriters.
- (b) No arrangement for in-patient treatment may be made without the prior notification of the Underwriters except where there is a life threatening condition when notification must be made at the earliest opportunity.
- (c) In the event of a claim, a medical adviser or advisers appointed by the Underwriters shall be allowed to examine the Insured Person as often as the Underwriters shall consider it necessary.
- (d) No medical expenses incurred in the United States will be payable under this Insurance.

SECTION 3

- (a) condition (c) of Section 2 shall also apply to this Section.
- (b) the liability of the Underwriters in respect of any one accident shall not exceed \$25,000.00 in all each Insured Person.

(A1-7)

(c) "Permanent" means lasting 12 calendar months from the date of the accident and at the end of that period beyond hope of improvement.

(d) "Loss of Limb" means irrecoverable loss by physical separation of a hand at or above the wrist or foot at or above the ankle.

SECTION 4 AND 5

Reimbursement for temporary or permanent loss of or damage to baggage in transit is subject to:

- (a) immediate notification being made to the Carrier or Handling Agent and a property irregularity report being obtained;
- (b) any amount payable for temporary loss being deducted from the final claim settlement under Section 3 if the baggage proves to be permanently lost.

CONDITION APPLYING TO ALL SECTIONS

The Insured Person shall act at all times as if uninsured and shall observe ordinary and proper care in the supervision of all property covered under this Insurance. If the Insured Person or anyone acting on his or her behalf makes any statement knowing it to be overstated, false or fraudulent in any respect then this Insurance shall be void and all claims hereunder forfeit in respect of the Insured Person. The Insured Person shall reimburse the Underwriters within one month of the expiry of the period of Insurance for any expenses not covered by this Insurance which are incurred by the Underwriters on his or her behalf. Underwriters shall not be liable for any amount for which any other party is liable or which, but for the existence of this Insurance would have been covered by any other insurance.

The Geographical Limits of this Policy are World-wide.

Wherever the term \$ appears in this Policy it shall be deemed to mean US\$ (Dollar).