Beazley Logo

Article

Weathering the Storm: navigating event planning in an era of accelerating climate risk

Andrew Duxbury

Extreme weather events around the world continue to be an all too familiar sight on our TV screens. Whether it is record-breaking heatwaves, raging floods, intense storms or fierce wildfires, the destructive power of nature is visible for all to see.

For their part, businesses are increasingly aware of the danger this represents. **78%** of global executives surveyed in our **2026 Spotlight on Energy Transformations report** agree extreme weather events are affecting where and how their organisation operates. Though, **75%** of hospitality and entertainment business leaders believe their industry is prepared for climate and environmental risks, and just **23%** say they are concerned about climate and environmental risk. The disconnect begs the question- are they underestimating the impact that extreme weather could have on their operations?

Climate risk and event disruptions

Events can be badly impacted by adverse weather. Outdoors activities most obviously face the risk of disruption or even cancellation – thanks to weather-related extreme events such as torrential rain, lightning storms or heatwaves. However, indoor events ranging from concerts, trade shows, sporting events and conferences, to even dog shows can be affected too by adverse weather.

Extreme weather can also cause transport delays, drastically reducing the number of people able to reach any venue, indoor or outdoor. Airport closures can mean it is impossible for event participants to fly in. Waterlogged fields can make it impractical for cars to park on site. Storms can bring down utility infrastructures, leading to power outages. Meanwhile, if the weather is really severe, governments may warn people not to travel at all, advising instead to remain indoors to

stay safe.

Weathering the unexpected

Issues like these mean not just disappointment for those who have spent months planning an event. They can also have an acute financial impact due to lower-than-expected attendance or, in an extreme case, a total loss of all potential revenues.

Events around the world therefore need to ensure they are covered by the most appropriate event cancellation insurance. Whether it is from a hurricane in Florida, freezing weather on the eastern seaboard of the United States, extreme heat in southern Europe, poor air quality due to wildfires in California and Canada - or even a sudden deluge causing a dog show in the English countryside to be rained off - businesses need to check they have sufficient protection against the potential for adverse weather to disrupt their event.

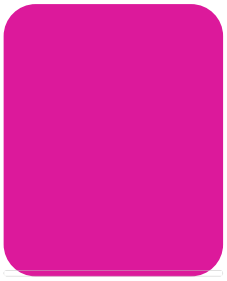
The Show’s off – now what?

Having insurance in place that takes into account the potential for disruption to an event is therefore increasingly important. However, if, despite all the preparations, an event does need to be curtailed or abandoned, how should event organisers respond?

They should contact their insurer straight away to ensure loss adjusters are involved quickly. Experienced adjusters are well versed in taking practical actions to mitigate losses. They can also advise what they can tell attendees regarding cancellation, postponement, or any commitments around refunds as well.

Preparing for a rainy day

It is vital, then, that event organisers never underestimate the potential impact of extreme weather on their operations, financial liability, or reputation. This requires looking beyond the challenges of a successful event, and incorporating climate risk in their planning. By mapping out potential risks, available historical weather data, and working with a top-tier insurance partner, they can identify vulnerabilities, and boost their longer-term resilience against weather induced risks. Ultimately, should the worst occur having a quality insurer with expert claims handlers will ensure swift and effective resolution solutions, disruption and financial loss, as well as helping to safeguard the reputation.



Andrew Duxbury

Head of Contingency

1- Beazley Risk & Resilience 2025/26 Survey

Home

©Beazley Group | LLOYD's Underwriters