

Cancellation insurance for tickets

Insurance terms and conditions: 02201-3

About the insurance contract

This insurance is governed by the Insurance Contracts Act and what is stated in these insurance terms and conditions as well as Swedish law in general.

**This non-binding English translation shall be subject to the original Swedish Insurance Terms in all matters of dispute, discrepancy or incompleteness.*

You have the right to cancel the purchase of the insurance

You have the right to cancel your purchase of the insurance provided that the insurance period is more than 1 month. The cancellation period is 14 days, counting from the date you received the insurance notice and the insurance terms and conditions:

- For example, if you receive the terms and conditions on Monday the 1st, you can cancel the insurance until Monday the 15th.
- If the deadline falls on a public holiday or Saturday, you can wait until the following working day to cancel your purchase.
- The cancellation right automatically expires when the event listed in the insurance certificate has started.
- If the insurance is purchased by a company, the cancellation right does not apply.

What to do if you have changed your mind

If you change your mind, it is important that you notify us before the deadline expires. If you notify us in writing by letter or email, you must have sent the notice before the deadline. If you choose to notify us by post, it is advisable to send it by registered post and to keep the submission receipt so that you have proof that you have notified us within the deadline. You can notify us at:

E-mail: affinity@trygghansa.se

Phone no: 010-219 12 19

Postal address: Trygg-Hansa Försäkring filial, Affinity, Attn.: Eventim, SE-106 26 Stockholm

1. About the insurance

The insurance is a cancellation insurance for tickets and can only be taken out when you buy tickets, including any other related orders, via eventim.se. If you have any questions about the insurance, please contact eventim.se or Trygg-Hansa.

You are aware of that the communication between us can take place by email, telephone, SMS, letter or any other permanent electronic media that you have allowed by leaving them when taking out the insurance. It is your responsibility to inform us of changed personal and contact details and to inform us if anything changes about the insured that has consequences for the insurance contract.

Valid from: 01-03-2024
Terms and conditions: Cancellation insurance for tickets: 02201-3

Questions about the insurance

- If you have questions about the insurance or reported claim, please contact our claims department by email: affinity@trygghansa.se or phone: + 46 10-219 12 19.

2. Who is the policyholder

The policyholder is the person or company that has entered into a contract with Trygg-Hansa to take out cancellation insurance for tickets, including related bookings.

2.1 Who is the insured:

- The policyholder who originally purchased the ticket, including the related booking.
- Closest relatives* or up to three accompanying persons** who have purchased tickets, including the related bookings, as part of the same booking.
- New owner who has lawfully purchased the ticket, including the related booking. The policyholder is obliged to provide the new owner with the correct documentation.

* Closest relatives

Immediate family means:

- children, children-in-law, grandchildren
- parents, parents-in-laws, grandparents
- brothers and sisters, brothers-in-law, sisters-in-law

** Accompanying persons

Accompanying persons are persons who are not closest relatives and who have purchased tickets, incl. related bookings, for the same event in the same order.

3. Insurance period

The insurance is valid from the date of purchase of the ticket, including any other related orders, and automatically terminates when the event for which the insurance was purchased starts.

4. Sum insured

The sum insured is limited to the purchase price shown on the receipt, up to a maximum of SEK 3,700 per insured person.

5. What events does the insurance cover

The insurance includes cancellation cover for tickets including other, possibly related, orders when you are prevented from attending an event due to:

- Acute illness*, serious injury** or death to yourself, your family or companion.
- Fire or burglary in your own home or business immediately prior to the event.
- Storm, flooding or torrential rain in your own home or business immediately prior to the event.
- Divorce, separation or termination of cohabitation. Upon termination of cohabitation, it is a requirement that you and your former partner each have a separate address and that you have lived together at the same registered address for at least 12 months before the end of cohabitation.
- You experience involuntary termination or lockout, if termination or lockout occurs during the insurance period and within 3 months prior to the event.

- New job in connection with involuntary termination without the possibility at the new job of being granted time off to attend the event. It is a prerequisite that the termination takes place during the insurance period and that you started the new job within 1 month prior to the event.
- Failure to pass an examination and, due to the failure, being required to retake the examination at an institution outside primary school. It is a condition that you are an active student, have purchased tickets including other, possibly related, orders before the date of the failed examination, and that you are being required to retake the examination during the same period or up to 2 weeks after the event.
- Pregnancy i.e. if according to your doctor you should not attend the event because you are pregnant and there are circumstances/complications in your pregnancy that make it unwise to attend, e.g. risk of premature birth. It is a condition that you were not pregnant when the ticket order, including other possibly related orders, was placed.
- Fraud committed by an employee or work stoppage in breach of contract in your own company (which you own) immediately prior to the event. The fraud must have been reported to the police.

*** Acute illness:**

Acute illness means an acute and unexpected illness that requires a doctor's visit, emergency room visit, or hospitalisation and is of such an intrusive nature that a doctor advises against the insured's participation in the event.

**** Serious injury:**

Serious injury means a serious and unexpected injury that requires a doctor's visit, emergency room visit, or hospitalisation and is of such an intrusive nature that a doctor advises against the insured's participation in the event.

6. What events does the insurance not cover

6.1 The insurance does not cover illness or serious injury caused by an existing illness (other than fainting) or serious injury that was known at the time of insurance purchase.

6.2 In addition, the insurance does not cover damage which, either directly or indirectly, is due to:

- Intentional, criminal or grossly negligent actions or omissions.
- Participation in fights, self-inflicted intoxication, self-inflicted influence of drugs and other intoxicants, or suicide attempts.

7. When compensation is paid

The compensation is paid in Swedish kronor (SEK) and no later than 1 month after we have received and assessed the information that we consider necessary to determine whether the compensation should be paid and, if so, how much. To the extent that we have paid compensation for a claim, we will take over your right to claim compensation from the person responsible for the damage.

8. How much is deductible

The insurance is without deductible.

9. In the event of a claim

9.1 Submit a claim

In the event of a claim, you should contact Trygg-Hansa immediately and before the event begins, send in unused tickets and invoices and submit a claim. Cancellations made after an event has started are not covered by the insurance.

You can report your claim at:

Web: <http://affinity.trygghansa.se>

Telephone: +46 10-219 12 19

9.2 Documentation requirements

You must provide Trygg-Hansa with the documents and information that substantiate your claim and that are necessary for the investigation of Trygg-Hansa's liability. Trygg-Hansa is not obliged to pay compensation until Trygg-Hansa has received the requested documents and information.

- **Acute illness, injury or death**
Trygg-Hansa may request a medical certificate (stating the diagnosis/injury) and other documents relevant to the determination of your right to compensation. Any costs for a medical certificate will be reimbursed by Trygg-Hansa. In the event of death, a death certificate must be attached to the claim.
- **Fire or burglary**
You must send Trygg-Hansa documentation of the report to the police.
- **Storms, flooding or torrential rain**
You must send Trygg-Hansa documentation of the notification to the insurance and rescue company.
- **Skilsmässa, Divorce, separation or termination of cohabitation**
In the event of divorce, this must be documented with a copy of the divorce papers. When cohabitation ends, you must send a printout from the population register.
- **Involuntary termination or lockout**
You must send Trygg-Hansa documentation regarding the termination and about any new employment contract or lockout.
- **Examination retake**
You must send Trygg-Hansa the date and time of the examination retake as well as documentation to prove this.
- **Pregnancy**
Trygg-Hansa may request a medical certificate and other documents relevant to the determination of your right to compensation. Any costs for the medical certificate will be reimbursed by Trygg-Hansa.
- **Fraud or work stoppage in your own company**
You must send us the police report and/or documentation of what caused the stoppage in your own business (e.g. minutes from trade union negotiations on the work stoppage).

10. Reduction or loss of compensation

The compensation may be reduced or denied, as may be considered reasonable under the circumstances, if:

- in an insurance case, the insured has fraudulently provided Trygg-Hansa with incorrect or inadequate information that is essential for the investigation of the insurance claim and Trygg-Hansa's liability.
- if the insured provides fraudulent information or conceals information that may be relevant to the compensation of the claim, no compensation will be paid.
- if the insured has caused the damage through gross negligence.

11. General exceptions and limitations

The insurance also does not cover any damage, injury or loss due directly or indirectly to:

11.1 Nuclear energy etc.

Release of nuclear energy or radioactive forces.

11.2 Force majeure

The insurance does not apply to loss arising from delay in the investigation of the claim, repair or payment of compensation due to war, cyber warfare, warlike events, civil war, revolution or insurrection, or due to government action, strike, lockout, blockade, epidemic, pandemic or similar situation or event.

11.3 Intervention by public authorities

The insurance does not cover delays or baggage delays whose occurrence or extent is directly or indirectly caused by or related to the intervention of public authorities.

11.4 Unlawful act

The insurance does not apply in the event of damage due to an unlawful act by the insured, their beneficiary or their legal heir.

11.5 Sanction clause

If Trygg-Hansa may be exposed to any sanction, prohibition or restriction under a UN resolution, or trade or economic sanctions, laws or regulations of the EU, UK or US, the insurance will not apply for any damage, benefit or other compensation. Trygg-Hansa does not provide insurance and is not responsible for anyone who either defends the policyholder or pays defense costs or provides any form of guarantee on behalf of the policyholder to the extent that it would be contrary to applicable law or regulation.

11.6 Act of terrorism

The insurance does not apply to damage caused by the spread of biological, chemical or nuclear substances in connection with an act of terrorism. Terrorism means an act, including but not limited to, the use of force or violence and/or threat thereof, by any person or group(s), whether acting alone or on behalf of any person or in collusion with any organisation(s) or government(s), carried out for political, religious, ideological or ethnic purposes or reasons, including the intention to influence governments and/or generate fear among the public or part of the public.

12. General provisions

12.1 Other contract or warranty

The insurance does not apply to damage for which the supplier or other party is liable by law, warranty or similar commitment. However, the insurance does apply if you can show that the person who made the commitment is unable to fulfil it.

12.2 Double insurance

If the same interest has been insured against the same hazard with several companies, each company is liable to the insured as if only that company had granted the insurance. However, you are not entitled to higher compensation from the companies than the total amount of the damage. If the sum of the liability amounts exceeds the damage, the liability is divided between the companies according to the ratio of the liability amounts. This provision relates only to the relationship between the companies, which thus pay joint compensation.

12.3 Insurance mediation and commission

Eventim.se brokers the insurance on behalf of Trygg-Hansa and receives commission on sales for this.

12.4 Insurance Contracts Act and Swedish law

This insurance is governed by Swedish law and otherwise by the provisions of the Insurance Contracts Act.

12.5 Insurer

The insurer is Trygg-Hansa Försäkring, SE-106 26 Stockholm, Business ID 516403-8662, a branch of Tryg Forsikring A/S, CVR-no 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

12.6 Bankruptcy

Cancellation of the event due to bankruptcy of the organiser or the venue/arena/festival.

12.7 Premium and payment of the insurance

The premiums are agreed between Trygg-Hansa and eventim.se and are fixed according to Trygg-Hansa's tariff. You pay the premium to eventim.se when you sign up. The premium is paid at the time of purchase, but no later than the delivery of the ticket, including any other related orders, and you must pay the full premium in advance. If the agreed premium has not been paid to Trygg-Hansa by eventim.se, Trygg-Hansa has the right to terminate the insurance, which means that the insurance cover ceases to apply.

12.8 Limitation period

Anyone seeking insurance compensation or other insurance cover must bring an action within ten years of the date on which the condition entitling them to such cover under the insurance contract arose. If the person seeking insurance cover has submitted the claim to Trygg-Hansa within the period specified in the first paragraph, the time limit for bringing an action is always at least six months from the date on which Trygg-Hansa has declared that we have made a final decision on the claim. If no action is brought within the time limits specified above, the right to insurance cover is forfeited.

12.9 Right of recourse

The insured person's right to claim from third parties the amount of compensation paid by Trygg-Hansa to the insured, or for which Trygg-Hansa has paid compensation to the insured, is transferred to Trygg-Hansa, if the third party has caused the insured event intentionally or through gross negligence or is obliged by law to pay compensation regardless of any negligence on their

part. Trygg-Hansa has the right to recover the compensation or part thereof paid by Trygg-Hansa to the other insured persons from the insured person or the person who can be equated with the insured person if he or she caused the insurance event or neglected his or her obligations under the terms and conditions. By virtue of the right of recourse, Trygg-Hansa is entitled to recover the compensation paid in full if Trygg-Hansa, on the grounds mentioned in the terms and conditions, is free from liability or justified in denying the compensation. If the compensation has been reduced on the grounds stated in the terms and conditions, Trygg-Hansa is entitled to recover the part of the compensation corresponding to the reduction.

12.10 Interest

If we pay compensation after the end of the month specified in section (When compensation is paid), we will pay interest on arrears in accordance with Section 6 of the Interest Act (1975:635). However, during a police investigation or valuation according to section (Force majeure), we will pay interest only at the Riksbank's reference rate. However, no interest is paid on amounts of less than SEK 100.

12.11 Reclaim

To the extent that Trygg-Hansa has paid compensation for damage, Trygg-Hansa takes over the insured's right to claim compensation from the person responsible for the damage.

13. Summary of our privacy policy

Your personal data will be processed in accordance with applicable personal data legislation, which as of 25 May 2018 is Regulation (EU) 2016/679 of the European Parliament and of the Council. The personal data processed include, for example, name, address, personal identity number. The data relates to you as a customer but may also include, for example, co-insured persons. The data is obtained from you as a customer but may also be obtained from, for example, one of our partners.

Data may also be collected from, or supplemented/updated from, public records and registers. Personal data is processed in order to fulfil our obligations to you as a customer, such as in the case of insurance investigations and the administration of your insurance contract. The personal data can also be used as a basis for analyses, business development and statistics. For the purposes, data may be provided to collaborative partners inside and outside the EU and the EEA, or other companies within the Group. It may be required by law to disclose the data to public authorities. We do not store the data for longer than necessary. For more information: www.trygghansa.se/personuppgifter.

Trygg-Hansa Försäkring, business ID 516403–8662, a branch of Tryg Forsikring A/S, Denmark, CVR-no 24 260 666 is the data controller. If you would like information about what personal data about you is being processed, if you would like to request the personal data or see the data you have provided to us, you can contact us with your request by email: dpo@trygghansa.se. For eventim.se's privacy policy and the processing of personal data, please contact eventim.se.

14. If you do not agree with us

Our goal is customer satisfaction and we value your feedback, whether you are satisfied or think there are areas where we can improve. Our hope is that your issue can be resolved through dialogue between us.

14.1 In the first instance – Claims center

If you are not satisfied with the decision on a case or the way it has been handled, please contact the claims center by email: affinity@trygghansa.se and put "complaint" and your claim number in the subject line of the email, after which your case will be reviewed by a manager in the department. If you prefer to write a letter, the address is: Trygg-Hansa Försäkring, Affinity, SE-106 26 Stockholm, (telephone +46 10-219 12 19). In order to be able to help you with your complaint as quickly as possible, please state your name, claim number or personal identity number and what you are dissatisfied with. If you have additional information or documentation that the department has not previously received, please also send it to us.

14.2 Second instance – Complaints Officer

We recommend that you follow the instructions above in the first instance, as this is often enough to resolve the situation. If you are not satisfied with our decision, you can request a review of your case in Trygg-Hansa's Appeals Board by contacting the Complaints Officer. We will ask you to describe what you think is wrong with the decision and to provide your name and claim number. For more information: <https://www.trygghansa.se/om-trygghansa/inte-nojd>.

14.3 Other channels for advice and redress

Swedish Consumers' Insurance Bureau

If you are a private individual, you can get free help with insurance or claims settlement issues by contacting the Swedish Consumers' Insurance Bureau. For more information, see www.konsumenternas.se or call +46 200-22 58 00.

"Hallå Konsument"

You can also contact "Hallå Konsument", the Swedish Consumer Agency's information service, at www.hallakonsument.se, or the municipal consumer guidance department for help and advice. To see what your municipality offers, see your municipality's website.

National Board for Consumer Disputes (ARN)

If you are a private individual, you can file a complaint with the National Board for Consumer Disputes (ARN). ARN resolves disputes between Trygg-Hansa and private individuals free of charge after Trygg-Hansa has taken a final position. Trygg-Hansa guarantees to participate in the proceedings and then comply with ARN's decision. For more information and to apply, please visit the website below or write to:

Web: www.arn.se
Post: ARN, Box 174, SE-101 23 Stockholm

General court

Regardless of whether the board has been tried or not, in most cases you can bring the dispute to trial in a general court.