

**PLEASE NOTE:** This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the EUROPÄISCHE insurance conditions ERV-RVB Event Ticket 2009 provide for the complete pre-contractual information.

### What is this type of insurance?

Event Ticket Cancellation Cover is a cancellation insurance for any booked event or any series of events (season ticket, subscription).



#### What is insured?

- ✓ If an event or series of events (season ticket, subscription) has not been attended.  
The following are insured reasons:
- ✓ unexpected serious illness
- ✓ serious physical injury caused by an accident
- ✓ death
- ✓ pregnancy and pregnancy complications
- ✓ serious damage to the property at the place of residence as a result of an act of God or the criminal act of a third party
- ✓ We shall refund up to the agreed insured sum the price of the event ticket (including fees) or in the case of season tickets or subscriptions the proportional price (including fees) for each event not attended.



#### What is not insured?

- ✗ deliberate or gross negligent acts by the insured person
- ✗ official orders
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ if the reason for cancellation already existed or was foreseeable at the time of the conclusion of the contract
- ✗ if the reason for cancellation is connected with one of the following illnesses or treatments:
  - dialysis, organ transplants, AIDS, schizophrenia;
  - psychological illnesses (with exception of the first occurrence)
  - if inpatient treatment has been received for them within the last twelve months before conclusion of the insurance: coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis



#### Are there any restrictions on cover?

- ! The agreed insured amount constitutes the maximum payment by the insurer for all insured events.



#### Where am I covered?

- ✓ You are covered **worldwide**.



#### What are my obligations?

- The insurer must be immediately notified of any insured event and losses must be kept at a minimum.
- You are obliged to contribute to the determination of the facts. In particular, you must provide information as well as the original documents.



#### When and how do I pay?

The premium is a one-off premium and must be paid when the policy is taken out and in accordance with the agreed method of payment.



#### When does the cover start and end?

The insurance cover shall apply to any booked event or any series of events (season ticket, subscription).

Insurance cover is subject to payment of the premium.

The insurance cover shall commence upon conclusion of the insurance and shall end upon redemption of the event ticket, and not later than at the start of the booked event. For booked event tickets which have been booked before insurance has been taken out, insurance cover does not start until the 10th day following conclusion of insurance (except in cases of accident, death or act of God).



**How do I cancel the contract?**

The insurance contract terminates automatically at the start of the booked event (for series of events at the start of the last event).

This insurance product information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 implementing Directive (EU) 2016/97 of the European parliament and Council of 20 January 2016 on insurance distribution.

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