## **Event Ticket Cancellation Cover**

## **Insurance Product Information Document**



Company: Europäische Reiseversicherung AG, Vienna

**Product: Event Ticket Cancellation Cover** 

**PLEASE NOTE:** This document contains only the most important information relating to your insurance contract. The insurance policy, the Coverage Description as well as the EUROPÄISCHE insurance conditions ERV-VB Event Ticket 2021 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 also due to pandemics and epidemics
- ✓ serious physical injury caused by an accident
- √ death
- ✓ pregnancy and pregnancy complications
- ✓ significant property damage to one of your residences as a result of natural events, fire, burst water pipes or a criminal act
- ✓ We shall reimburse the price of the ticket (including fees) up to the agreed sum insured or, in the case of season tickets/subscriptions, the pro rata price (including fees) for each event not attended.



#### What is not insured?

- X deliberate or gross negligent acts by the insured person
- considerable impairment due to alcohol, addictive drugs or medicaments
- X if the reason for cancellation had already occurred or was foreseeable at the time the insurance was taken out



#### Are there any restrictions on cover?

- In the agreed insured amount constitutes the maximum payment by the insurer for all insured events.
- ! The onset of pregnancy is only insured if the insurance was taken out within 3 days of booking the ticket.



#### Where am I covered?

✓ The insurance cover applies worldwide, with the exception of North Korea, Syria, Venezuela, Crimea and Iran.



### What are my obligations?

- You must notify the insurer of the occurrence of the insured event as soon as possible after you become aware of it and must provide the insurer with comprehensive information about the event and the extent of the loss.
- If an insured reason for cancellation occurs, you must cancel the ticket as soon as possible to limit the cancellation costs as far as possible.
- As far as possible, you must help to establish the facts of the claim, must provide the insurer with all required information truthfully and must allow any reasonable investigation into the cause and the extent of the insurer's liability.



## When and how do I pay?

The premium is payable once and immediately on conclusion of the insurance contract in accordance with the agreed method of payment.



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

The insurance cover applies to one event or to a series of events (season ticket and subscription).

Insurance cover is subject to payment of the premium.

The insurance cover begins when the insurance is taken out and ends on redemption of the admission ticket, at the latest at the start of the event. If the insurance is taken out after 3 days of booking the tickets, insurance cover is only provided for events that occur from the 10th day after the insurance is taken out (excluding accident, death or act of god).



# How do I cancel the contract?

The insurance contract ends automatically on redemption of the admission ticket, at the latest at the start of the event (for series of events at the start of the last event).

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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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