

TicketPlan Insurance

Insurance Product Information Document

Product: Ticket Cancellation Insurance

Insurance Company: Collinson Insurance Europe Limited regulated and authorised by the Malta Financial Services Authority to carry on insurance business under the Insurance Business Act, CAP 403 of the Maltese Laws. Registration number in Malta: C89977. Registered office: Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta.

This is a Policy Summary only. You will find all the terms, conditions definitions and exclusions (along with other important information) online and within the policy documents which you should also read carefully.

What is this type of insurance?

TicketPlan Cancellation Insurance purchased from Ticket.io is designed to cover you if you are a resident of Germany and unable to attend an event based in Europe, booked via Ticket.io's platform, as a result of certain specific circumstances which are detailed within the policy document.



What is insured?

We will pay up to a maximum of €3,000 per order item in respect of the face value of each insured event ticket you purchase if you are unable to attend the booked event, due to any of the following unexpected events:

- ✓ unexpected disruption of the public transport network you could not have reasonably known about before the date or time of the booked event;
- ✓ your death, or an accident, or illness that means you are unable to attend the booked event;
- ✓ the death, accident, or illness of any person(s) in the group due to attend the booked event with you; if they are the sole other member of the group;
- ✓ the death, accident or illness of any person(s) in the group who is also a member of your immediate family;
- ✓ accident or illness of a member of your immediate family;
- ✓ the death of a member of your immediate family who is not part of the group, which occurs within the 4 weeks leading up to the booked event or where the funeral falls on the day of the booked event;
- ✓ pregnancy where the date of booking is more than 35 weeks before the expected delivery date of your baby and where you give birth within the 4 weeks leading up to the booked event or the booked event falls within 4 weeks of the expected date of delivery of your baby.



What is not insured?

We will not pay a claim where:

- ✗ at the time of booking, you could have reasonably known about or foreseen the circumstances which prevents you from attending a booked event;
- ✗ you were medically unfit to attend the booked event when you purchased the policy;
- ✗ you cannot provide suitable supporting documentation, a doctor's report for accident or illness or a death certificate where your refund claim relates to death;
- ✗ the symptoms that accompany a normal pregnancy are the sole reason you cannot attend a booked event; with the exception of where the date of booking is prior to 35 weeks before the expected delivery date of your baby and where either:
 - you gave birth within the 4 weeks leading up to the booked event;
 - the expected date of delivery is within 4 weeks of the booked event;
- ✗ you cannot return any unused tickets or vouchers forming part of the booking;
- ✗ you cannot provide evidence of the unused tickets when applying for a refund;
- ✗ the booked event is cancelled, abandoned, postponed, curtailed or relocated;
- ✗ you decide not to attend a booked event other than for a reason covered by this insurance;
- ✗ you are prevented from travelling to a booked event due to disruption of the public transport network which is public knowledge prior to the booked event,

- ✓ mechanical breakdown, accident, fire or theft of the private vehicle whilst taking you to the booked event;
- ✓ jury service which you were unaware of at the time of the booking;
- ✓ burglary or fire at your residence in the 48 hours immediately before the booked event requiring attendance of the emergency services;
- ✓ you being summoned to appear at court proceedings as a witness which you were unaware of at the time of booking;
- ✓ you being a member of the armed forces and being posted overseas unexpectedly;
- ✓ you being an employee of the emergency services and having leave cancelled unexpectedly.
- ✓ adverse weather including snow, frost, fog, or storm where the Police service or other Government agency have issued warnings not to travel.



Are there any restrictions on cover?

We will not pay :

- ! If you are not a resident of Germany
- ! for travelling or associated expenses (unless travel costs are included as part of the total booking price), or any loss other than the face value of the ticket to the booked event.
- ! for any costs you incur in submitting or providing evidence to support your refund claim.
- ! if you make a false or fraudulent refund claim or support a refund claim by false or fraudulent document, device or statement.



When and how do I pay?

TicketPlan Ticket Cancellation Insurance can only be purchased at the same time as tickets are bought via Ticket.io. You can pay for this insurance as a one-off payment when purchasing your ticket with Ticket.io.



Where am I covered?

Any event based in Europe booked via Ticket.io's platform for which the TicketPlan premium has been paid at the time of booking.

for example: planned strike actions or engineering works;

- ✗ you can recover any part of the cost of the booking;
- ✗ in our reasonable opinion, you did not allow sufficient time to travel to a booked event;
- ✗ you carry out a criminal act which prevents you attending a booked event;
- ✗ you are prevented from travelling to a booked event due to an outbreak of a contagious disease and the Government or any agency acting on behalf of the Government has imposed a ban on travel;



What are my obligations?

- Please ensure that the product meets with your requirements before deciding whether to proceed.
- It is your responsibility to investigate whether you already have insurance cover for some or all of the benefits provided by this insurance product.
- Neither Ticket.io nor TicketPlan have provided you with any recommendation or advice in relation to the purchase of this insurance product.
- Please ensure that you read and understand the policy documentation.



When does the cover start and end?

The policy starts from the date you buy your policy and finishes when you arrive at the booked event or as soon as the booked event is cancelled, abandoned, postponed or relocated. .



How do I cancel the contract?

You can cancel your policy without giving reasons, within 14 days from the day you received the confirmation email, in writing by contacting Ticket.io via email to: support@ticket.io.

If you cancel within 14 days from the day you received the confirmation email, the premium will be fully refunded no later than 30 days after the receipt of your cancellation request. We will not refund your premium if you have attended the Booked Event or made a claim. If you cancel after 14 days, no premium will be refunded.

