

This Insurance Product Information Document provides an overview of the Ticket Insurance Product. This Document does not outline the special Terms and Conditions of a quote developed for a particular client. Full information about the product, exceptions and associated payments can be found in other documents, e.g. Property Insurance Terms and Conditions, as well as the Policy.

### What type of insurance is this?

Ticket insurance is voluntary insurance. The purpose of ticket insurance is to provide financial support to an insured person or company, if an unforeseen event has prohibited the insured person from receiving a service at the time and place indicated in the insured ticket.



#### What is insured?

Insurance will cover ticket purchase costs, including all costs for additional services (except insurance costs), if an insured person is unable to receive a service at the time and place specified in the insured ticket for the following reasons:

- ✓ sudden illness or an accident of the insured person or his/her relative;
- ✓ death of the insured person or his/her relative;
- ✓ restrictions determined by the Centre for Disease Prevention and Control (SPKC) prohibit the insured person or his/her relative from receiving the service;
- ✓ the insured person missed the event due to reasons related to a vehicle;
- ✓ within no more than 2 days prior to the service, the insured person's dwelling was damaged and its repair prohibited them from arriving at the place of provision of the service;
- ✓ due to the cancellation or postponement of the service, if the service cannot be received at the new time and place of the service;
- ✓ due to the cancellation of the service.



#### What is not insured?

- ✗ If the service was received using the insured service ticket;
- ✗ If the terms and conditions of receipt of the service specified in the insured ticket were not observed.

Full information on non-Insured Events is specified in insurance Terms and Conditions, as well as the Contract (policy).



#### Are there any coverage restrictions?

- ! An insurance indemnity shall not be paid for the events that occurred before an Insurance Contract was entered into.
- ! An insurance indemnity shall not be paid for the events where an insured person has intentionally caused or facilitated the occurrence of an insured event.

Full information on non-Insured Events is specified in insurance Terms and Conditions, as well as the Contract (policy).



#### What is the geographical coverage of my insurance?

- ✓ Worldwide.



#### What are my obligations?

- To provide the Insurer with true information before entering into a Contract and during the validity period of that Contract.
- To pay an insurance premium in the amount and within the term specified in a policy.



#### When and how should I make payment?

An insurance premium must be paid in the amount and within the term specified in an insurance contract.



#### **When does coverage start and end?**

- ✓ Insurance coverage shall start on the date specified in the Insurance Contract provided that an insurance premium has been paid pursuant to the procedures, within the term and in the amount stipulated in the Insurance Contract.
- ✓ Insurance coverage shall end upon the expiry of the insurance period.
- ✓ Insurance coverage may end before the expiry of the insurance period, e.g. upon the termination of an Insurance Contract.



#### **How can I terminate the contract?**

The Policyholder has the right to terminate the Insurance Contract at any time with prior notice, but no later than within fourteen (14) days prior to the time of provision of the service indicated in the insured ticket, using the contact details provided in the Contract.