

Cancellation Insurance for Tickets

Insurance terms and conditions no.: 01207-1

Contractual basis

The insurance comprises the insurance agreement (the policy) and these insurance terms and conditions. In addition, the insurance is subject to the Danish Insurance Contracts Act (*Lov om forsikringsaftaler*) and the Danish Financial Business Act (*Lov om finansiel virksomhed*) unless deviated from by these insurance terms and conditions.

You have a right to withdraw from your insurance order

According to section 34 of the Danish Insurance Contracts Act, you have a right to withdraw from your purchase of private insurance, provided that the insurance period is longer than one month. The withdrawal period is 14 days, which runs from your receipt of the insurance certificate 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:

Email: affinity@tryg.dk
Tel.: +45 73 70 78 78
Post: Tryg Affinity, Dusager 18, DK-8200 Aarhus N

About the insurance

The insurance, which is a cancellation insurance, can only be taken out when you buy tickets, including related orders, via Sportstiming. If you have any questions about the insurance, please feel free to contact Sportstiming or Tryg.

Who is the policyholder

The policyholder is the persons or companies that have entered into an agreement with Tryg on taking out cancellation insurance for tickets.

Who is insured

- The policyholder who originally purchased the ticket.
- Family members* or up to three accompanying persons** who have purchased tickets in the same booking.
- A new owner who has legally acquired the ticket. The policyholder is obliged to provide a new owner with the correct documentation.

* Family members

Family members are:

- children, children-in-law, grandchildren
- parents, parents-in-law, grandparents
- siblings, brothers-in-law, sisters-in-law.

** Accompanying persons

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

Sum insured

The sum insured is limited to the purchase price shown in the purchase receipt (excluding any booking fee to Sportstiming); however, maximum DKK 15,000 per insured person.

Insurance period

The insurance is valid from the date of purchase until the start of the event for which the insurance has been purchased.

Damage, injury or loss covered by the insurance

The insurance comprises cancellation cover for tickets, including related orders, when you cannot attend an event due to:

- Acute illness*, injury** or death suffered by you, your family or accompanying person.
- Fire or burglary in your own home or on your own company's premises immediately before the event.
- Storm, flooding or cloudburst in your own home or on your own company's premises immediately before the event.
- Divorce, separation or termination of cohabitation. On termination of cohabitation, it is a condition that you and your former cohabitant each have your own address in the Danish National Register and that you have been registered in the Danish National Register as living together at the same address for at least 12 months prior to termination of your cohabitation.
- Involuntary dismissal or lockout of you, provided that the dismissal or lockout occurs during the insurance period and less than three months prior to the event.
- A new job in connection with involuntary dismissal in which you are unable to take time off to attend the event, provided that the dismissal occurs during the insurance period and that you have started your new job less than one month prior to the event.
- A failed exam, and you need to re-sit the exam because you did not pass it at an educational institution above primary and lower upper secondary school level. Cover is subject to you being an active student, having purchased the tickets, before the time of the failed exam and having to re-sit the exam during the same period or up to two weeks after the event.
- Pregnancy, and your doctor is of the opinion that you cannot participate in the event because you are pregnant and your pregnancy situation is such that it is unsafe for you to attend the event, for example that you are at risk of giving birth prematurely. Cover is subject to you not having been pregnant when the tickets, were booked.
- Fraud committed by an employee or a non-negotiable strike in your own company immediately before the event. The fraud must have been reported to the police.

* Acute illness

Acute illness means an acute and unexpectedly occurring illness that requires a visit to the doctor, emergency department or hospitalisation and that is of such an extensive nature that a doctor advises against the insured's participation in the event.

** Injury

Injury means a severe and unexpectedly occurring injury that requires a visit to the doctor, emergency department or hospitalisation and is of such an extensive nature that a doctor advises against the insured's participation in the event.

Damage, injury or loss not covered by the insurance

The insurance does not cover illness or injury if the main cause thereof is a pre-existing illness or predisposition to illness (other than indisposition or fainting) or if the injury was known at the time at which the insurance was purchased.

The insurance does not cover any damage, injury or loss, regardless of your state of mind or mental capacity, due directly or indirectly to:

- Deliberate, criminal or grossly negligent acts or omissions.
- Participation in fights, self-induced intoxication, self-induced influence of narcotics and other intoxicants or attempted suicide.

What is the deductible

The insurance has no deductible.

General exclusions and limitations

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

Nuclear energy etc.

Release of nuclear energy or radioactive forces.

Force majeure

Including war, warlike acts, violation of a nation's neutrality, civil war, riot or civil unrest, natural disasters, epidemics and pandemics.

International sanctions

The insurance does not provide any cover, benefit or other form of payment if this is contrary to an international sanction, prohibition or other legal consequences decided by the United Nations (UN), the European Union (EU), the United Kingdom or the United States.

Bankruptcy or liquidation

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

Regulatory intervention

Seizure, confiscation or other intervention by a public authority.

Flooding etc.

Flooding from sea, fjord, lake or watercourse.

Acts of terrorism

The insurance does not cover damage, injury or loss resulting directly or indirectly from the spread of biological, chemical or nuclear substances in connection with acts of terrorism. Terrorism means an act that includes, but is not limited to, the use of force, violence and/or threat thereof, by a person or group(s), regardless of whether the act is committed on an individual basis or on assignment from someone or in connection with one or more organisations or one or more governments for political, religious, ideological or ethnic purposes or reasons, including the intention of influencing governments and/or inducing fear among the general public or part thereof.

Illegal acts

The insurance does not cover damage, injury or loss caused by an intentional criminal offence committed by the policyholder, the policyholder's beneficiaries or heirs.

If you need to file a claim

If you need to file a claim, you must contact Tryg immediately and before the start of the event, send the unused tickets and invoice from Sportstiming and fill in a notice of claim form. Cancellation after the start of an event is not covered by the insurance.

You can report your claim by:

Web: <https://affinity.tryg.dk/>
Tel.: +45 73 70 78 78

Required documentation

You must provide Tryg with the documentation and information that we deem necessary to decide whether compensation should be paid and to fix the amount of compensation payable. Tryg is not obliged to pay compensation until we have received the requested documentation and information.

Acute illness, injury or death

At Tryg's request, you must provide access to relevant information. On request, Tryg may demand a medical certificate with a diagnosis. The medical certificate is sent to Tryg, which will pay the doctor's fee. In the event of death, the death certificate is sent to Tryg.

Fire or burglary

You must send Tryg documentation that the matter has been reported to the police.

Storm, flooding or cloudburst

You must send Tryg documentation that the claim has been reported to the insurance company and rescue service.

Divorce, separation or termination of cohabitation

You must send Tryg a copy of the decree of divorce/separation. On termination of cohabitation, you must send an extract from the Danish National Register.

Involuntary dismissal or lockout

You must send Tryg documentation of your notice of dismissal and of any new employment contract or lockout.

Re-sit exam

You must send Tryg the date and time of the re-sitting of the exam as well as documentation.

Pregnancy

At Tryg's request, you must provide access to relevant information. On request, Tryg may demand a medical certificate with a diagnosis. The medical certificate is sent to Tryg, which will pay the doctor's fee.

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).

When do we pay compensation

Compensation is paid in the currency in which the ticket, including related orders, were purchased, and no later than one month after we have received and assessed the information that we deem necessary to decide whether compensation is to be paid and to fix the amount of compensation payable. In the event of payment, we are subrogated to your rights.

Reduction or lapse of compensation

Under the Danish Insurance Contracts Act, your compensation may be reduced or lapse entirely if you:

- Have deliberately (fraudulently) withheld information or intentionally provided incorrect information of importance to the insurance.
- Fail to comply with your obligations as stated in these insurance terms and conditions.
- Have caused the damage, injury or loss as a result of serious carelessness (gross negligence).

General terms and conditions

Double insurance

If insurance against the same risk has been purchased with another insurer, and this insurer has made a reservation that the cover will lapse or be reduced if insurance has also been purchased with another insurer, the same reservation applies to the present insurance. This provision only applies to the mutual relationship between the insurers, which will thus pay compensation jointly.

Payment of insurance premium

The insurance premium has been agreed between Tryg and Sportstiming and has been fixed in accordance with the going rate. The insurance is purchased as an add-on and paid for together with the purchase of the ticket. The price includes insurance premium tax of 1.1%, which Tryg Forsikring settles to the Danish State.

Insurance mediation

Sportstiming distributes insurance for Tryg Forsikring A/S.

Insurer and guarantee fund

The insurer is Tryg Forsikring A/S, CVR no. 24260666, which is covered by the Guarantee Fund for Non-life Insurance Companies.

Limitation

When you report a claim, the general provisions on limitation in section 29 of the Danish Insurance Contracts Act and the Danish Act on Limitation of Claims (*Lov om forældelse af fordringer*) are applicable.

Governing law and venue

The insurance agreement is governed by Danish law. These terms and conditions, together with the policy (insurance certificate), constitute the information about the contents of the insurance which must be provided to the policyholder before the insurance agreement is entered into in accordance with section 34 of the Danish Insurance Mediation Act (*Lov om forsikringsformidling*) and section 4 of the Danish Executive Order on Insurance Intermediaries' Duty to Provide Information (*Bekendtgørelse om forsikringsformidlers informationspligt*). In addition, the insurance is subject to the Danish Insurance Contracts Act and the Danish Financial Business Act unless derogated from by these terms and conditions.

Commission

We remunerate Sportstiming for its sales of insurance.

Recourse

Where a claim is covered, Tryg will be subrogated to the insured's right to claim compensation from the party responsible for the damage, injury or loss caused. If, after occurrence of the damage, injury or loss, the insured forfeits his or her right to compensation from the party responsible for the damage, injury or loss in accordance with a contract, warranty or the like or a right of recourse, Tryg's liability for cover will be limited correspondingly. In addition, the insured may be held liable in damages for the value of cover already provided.

Supervision

Tryg is subject to supervision by the Danish Financial Supervisory Authority.

Summary of privacy policy

Your personal data are processed in accordance with the EU's General Data Protection Regulation and supplementary Danish data protection legislation. Personal data processed include name, address, civil registration (CPR) number, financial circumstances, payment information, state of health, other information necessary for writing, renewal/change of insurance, or change of insurance administration, as well as data disclosed in connection with compensation etc.

These data may be disclosed for the above purposes to partners in and outside the EU and EEA, insurance intermediaries or other companies in the group. The data may also be disclosed to the authorities, if so required by law. Tryg is the data controller. You have the right to receive information about how your data are processed by us and to request an extract of this (register extract). You also have the right to have inaccurate data rectified or erased in some cases. You may also request that the processing be restricted or object to the processing of your personal data and to request that the data you have disclosed to us be transmitted to another company or authority (data portability).

Contact us through our Data Protection Officer by email at affinity@tryg.dk or call us on +45 73 70 78 78. If you prefer to write us a letter, the address is: Tryg, Dusager 18, DK-8200 Aarhus N.

When contacting us, you may request that we send our privacy policy to you by post, and you may inform us that you do not consent to our use of your personal data for direct marketing purposes.

See our privacy policy at www.affinity.tryg.dk/gdpr for complete information about our processing of personal data.

If you want to know more about Sportstiming's integrity policy and processing of personal data, contact Sportstiming.

If you do not agree with us

If you do not accept our decision, you must contact the department that has processed your case. If you still disagree, you may contact our Quality Department, which is responsible for handling complaints.

Email: kvalitet@tryg.dk

Post: Tryg, Kvalitetsafdelingen, Klausdalsbrovej 601, DK-2750 Ballerup.

If you are not satisfied with the result of your enquiry to our Quality Department, you may, as a private individual, complain to the Insurance Complaints Board (*Ankenævnet for Forsikring*). A small fee will be charged for submitting a complaint to the Insurance Complaints Board. You must submit your complaint on a special form, which may be obtained from our Quality Department or from the Insurance Complaints Board.

Web: www.ankeforsikring.dk

Tel.: +45 33 15 89 00 (10.00-13.00)

Post: Ankenævnet for Forsikring, Anker Heegaards Gade 2, DK-1572 København V.