

Cancellation cost insurance (ticket insurance)



Information sheet for the insurance product

Company: European Travel Insurance, Branch office of Helvetia Swiss Insurance Company Ltd, Switzerland **Product:** Cancellation cost insurance

This sheet is for information purposes only and provides a brief overview of the key content of your insurance. You will find full information in your contract documents (insurance policy and General Conditions of Insurance). Please read through all the documents so that you are fully informed.

What type of insurance is it?

It is individual cancellation cost insurance for events.



Which occurrences are insured?

Cancellation costs

- ✓ unforeseen serious illness;
- ✓ severe injury;
- ✓ serious pregnancy complications;
- ✓ death;
- ✓ vehicle failure (vehicle not roadworthy) as the result of an accident or breakdown of the private vehicle or taxi during the direct journey to the event venue;
- ✓ failure or delay – caused by a technical fault – of the means of public transport to be used to reach the event venue;
- ✓ self-isolation or quarantine ordered by a health authority in the case of epidemic illnesses if the insured is suspected of having been infected.

Which benefits are insured?

- ✓ cancellation costs before the event

The effective sums insured are listed in your insurance policy and the General Conditions of Insurance (GCI). These are decisive in any case.



What is not insured?

The main uninsured occurrences and benefits are as follows:

- ✗ those that have already occurred or were manifest when the insurance was taken out or the event was booked;
- ✗ if the organizer cancels the event or would have been compelled to cancel the event for objective reasons;
- ✗ those arising in connection with illnesses or accidents which were not diagnosed by a doctor at the time of occurrence and documented by means of a medical certificate;
- ✗ occurrences in connection with pandemics (the exceptions are if the insured person falls ill and their own isolation/quarantine in the event of infection).



Are there any limits to the cover?

Not all conceivable cases are insured. Cover excludes the following for example:

- ! deliberate damage;
- ! damage caused by reckless actions where the person knowingly exposes him/herself to a particularly high risk.



Where am I insured?

- ✓ You are insured in Europe.



What are my obligations?

To avoid jeopardizing your insurance cover, your obligations include the following:

- contact the ERV claims service, P.O. Box, 4002 Basel, Switzerland, phone +41 (0)58 275 27 27, www.erv.ch/claim, claims@erv.ch.
- in case of an insured event you undertake to avert or minimize the loss far as possible and provide us with truthful loss reports so that the loss can be determined and settled.
- in the event of illness or accident, a doctor must be consulted immediately; the insured person/recipient of benefits must inform the doctor of their travel plans and must follow the doctor's instructions. The insured person/recipient of benefits must release the doctors who have treated them from the duty of confidentiality towards the insurers.



When and how do I pay?

The insurance is paid for directly when purchasing the ticket.



When does the cover commence and end?

The insurance cover commences with a definite booking and ends with the start of the event (entry or validation of the tickets) or, if the event is postponed, on the date originally booked.



How can I terminate the contract?

The insurance covers ends automatically. Therefore, there is no need to cancel the insurance.