

# Ticket Insurance

## Insurance product information document

**Company:** ERV Evropská pojišťovna, a. s. , Czech Republic

**Product:** Ticket insurance

Full pre-contractual and contractual information is provided in your policy and respective insurance terms and conditions.

### What is this type of insurance for?

Ticket insurance protects you in case you suddenly have to cancel your participation in an event that the ticket is for.



#### What is insured?

- ✓ cancellation of participation in an event for the following reasons:
  - ✓ hospitalization or confinement to bed,
  - ✓ death,
  - ✓ medical complications as a result of pregnancy,
  - ✓ extensive damage to your place of residence,
  - ✓ relocation for work,
  - ✓ falling ill with COVID-19,
  - ✓ ordered personal preventive quarantine.



#### What is not insured?

- ✗ the event is cancelled or the date has changed,
- ✗ mental disorders or mental illnesses,
- ✗ deliberate action,
- ✗ acute illness or injury that occurred before entering into the insurance contract,
- ✗ chronic illnesses,
- ✗ widespread intervention by a state power or public administration,
- ✗ blanket quarantine.



#### Are there any other restrictions?

- ! insurance coverage limits or deductibles,
- ! validity of COVID-19 coverage only for events that happen to insured persons,
- ! the latest deadline for negotiating the insurance.



#### Where am I covered?

- Anywhere. The insurance policy is not geographically restricted.



#### What are my obligations?

- Contact us in any situation, when you feel like you have serious reasons to cancel your participation in the event.
- Make every effort to prevent damage or to minimize its scope.
- Inform us immediately about any damage incurred.
- Fill in the claim report properly, enclose copies of the tickets and other documents, and describe the circumstances of the damage the best you can.



#### When and how do I pay?

- Pay the (one-off) premium together with the ticket. Only after that the insurance policy is established.
- One-off premium always belongs to us in full regardless the reason or manner of the insurance termination.



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

- Ticket insurance starts at the moment of the payment of premium and ends at the moment you enter the event.



#### How do I cancel the contract?

- Within 2 months of the arrangement. We will terminate your insurance within 8 days of receiving the notice.
- Within 3 months of reporting a claim. We will terminate your insurance within 30 days of receiving the notice.
- Within 2 months of finding that we have violated the equal treatment principles. We will terminate your insurance within 8 days of receiving the notice.