

# 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 home,
  - relocation for work.



#### 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.



#### Are there any other restrictions?

- insurance coverage limits or deductibles,
- 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 premium together with the ticket. Only after that the insurance policy is established.



#### 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.