CANCELLATION INSURANCE

Insurance Product Information Document

Company: Tryg Forsikring
a branch of Tryg Forsikring A/S
Klausdalsbrovej 601, 2750 Ballerup, Denmark
CVR-no. 2426066

Product: Cancellation Insurance 03211-1

This document provides you with an overview of the coverage provided under this insurance. This document does not give you a complete description of what and how the insurance covers, and it does not take into account your individual needs and wishes. It is your policy (purchase receipt) and the associated Terms and Conditions that constitute the final insurance agreement with us.

What type of insurance is this?
The cancellation insurance is a product specific insurance that applies to the cancellation of tickets or enrolments, including related additional purchases, for events in Norway.

What is covered?

The insurance compensates the your prepaid expenses for tickets or enrolments, including any related included additional purchases, when you cannot attend an event due to;

- ✓ death, serious injury, acutely occurring illness.
- ✓ fire, burglary, storm or flood in your own home or on your own company's premises immediately prior the start of the event.
- ✓ divorce, separation or termination of cohabitation.
- ✓ involuntary dismissal or lockout of you from your employment.
- ✓ new employment following involuntary dismissal, where you are unable to take/have time off to attend the event.
- ✓ re-examination at an educational institution, other than primary school level, when such re-examination is scheduled to take place immediately prior to the start of the event or up to two weeks after.
- ✓ pregnancy, when a medical doctor determines that it is not medically advisable to attend the event.
- ✓ fraud committed by an employee in your own company, or a non-contractual strike in your own company immediately prior to the start of the event.
- ✓ your presence is required as a witness or juror.
- ✓ you - for medical reasons - not being able to receive a vaccination, when such a vaccination is unexpectedly and suddenly introduced as a requirement for participation in the event, or for entry into the country in which the event is to take place.
- ✓ bridges and/or tunnels connecting Nordic countries or parts of a country within the Nordic region are closed to all traffic without prior notice.

What is not covered?

- × The insurance does not cover if, at the time of the purchase, you knew or should have known about the circumstances, injury or illness that caused the cancellation, when it could have been reasonably expected that the incident, injury or illness could lead to cancellation.
- × A claim filed after the start of the event is not covered by the insurance, unless you can document that the incident or injury was of such a sudden and extensive nature that other considerations had to take precedence. However, coverage is subject to the incident or injury occurring immediately prior to the start of the event and that the claim is reported no later than 48 hours after the start of the event.

Are there any limitation in coverage?

- ! The insurance compensates up to the purchase price shown on the purchase receipt, however, the total compensation per ticket or enrolment, including related additional purchases, cannot exceed NOK 20,000 each insured.
- ! Claims handling and compensation only take place in Norway (excluding Svalbard).
- ! The insurance only applies to tickets or enrolments purchased for events in Norway.

Where am I covered?

✓ The insurance covers regardless of where in the world you are at the time of the claim. However, claim handling and compensation can only take place in Norway (Svalbard excluded).

What are my obligations?

- You must pay the insurance premium.
- In the event of a claim, you must report it to us as soon as possible.
- At Tryg's request, you must provide the documentation and information that we consider necessary to determine whether compensation must be paid and the amount of the compensation. Tryg is not obliged to pay compensation until we have received the requested documentation.

When and how do I pay?

The insurance is purchased as an add-on and paid for together with the purchase of the ticket or enrolment.

When does the coverage start and end?

The insurance is valid from the date of purchase until the start of the event for which the insurance was purchased, after which the insurance expires without further notice.

How do I cancel the insurance contract?

You have the right to withdraw from your purchase up to 14 days after the purchase. If you cancel the insurance after expiry of the withdrawal period, Tryg is entitled to the premium for the period during which the insurance has been in force. You can cancel the insurance by telephone (+47) 80 04 16 00 or by e-mail: affinity@tryg.no.

Insurance Certificate

Cancellation Insurance

Terms and Conditions 03211-1 | Valid from 1 April 2024

The insurance certificate contains information about who the insurance applies to, when and where the insurance applies, and which insurance sums apply. You will also find safety regulations and change of risk rules. Safety regulations, i.e. rules about what your responsibility to prevent damage and loss is. Change of risk rules, i.e. insurance cases which are due to a certain specified condition of significant importance for the risk being changed and Tryg reserves the right to be entirely without responsibility for these.

In the event of a claim, you must notify Tryg as soon as possible. In the insurance certificate, you will also find information on how to report a claim and your right to complain about decisions in insurance matters, as well as other important information about the insurances. What is covered under the insurance is stated in the insurance terms.

Policyholder	The policyholder is the person that has entered into an agreement with Tryg to purchase this cancellation insurance.
Insured	The policyholder, who originally purchased the ticket or enrolment covered by this insurance.
Insurer	The insurer is Tryg Forsikring, a branch of Tryg Forsikring A/S, Klausdalsbrovej 601, 2750 Ballerup, Danmark, CVR no. 24260666.
Insurance Contract	The insurance is a voluntary and product-specific insurance that applies to the cancellation of tickets, including related orders, purchased through retailers who have the right to distribute the insurance on behalf of Tryg, for events in Norway.
Terms & Conditions	03211-1
Insurance Period	The insurance is valid from the date of purchase until the start of the event for which the insurance was purchased, after which the insurance expires without further notice.

In the event of a claim

You must report the claim to us as soon as possible. You can report the claim in the following ways:

Web:	https://affinity.tryg.no
E-mail:	affinity@tryg.no
Telephone:	(+47) 80 04 16 00

1. About the Insurance

The insurance contract consists of:

- **Certificate of insurance**
- **Insurance Terms and Conditions**

It is important that you read both the insurance certificate and the terms when you read your insurance contract.

2. Safety regulations and instructions

The safety regulations are rules for how the insured or others must behave in order to prevent and limit damage. See section 1-2 (e) of the Insurance Contracts Act. Tryg makes the reservation that the company shall be wholly or partially free of responsibility if a safety regulation is violated. If insurance cases occur that are due to a safety regulation being violated, it is decided, taking into account the degree of fault, the course of the damage and the circumstances, whether Tryg is to pay anything and, if so, how much. See sections 4-8 of the Insurance Contracts Act.

Safety regulations and due diligence requirements

- You must, to the best of your ability, limit the consequences of an injury that has already occurred, or avert imminent injury. We can take measures for the same purpose. If you intentionally or grossly negligently breach your obligations to limit the damage, the compensation may be waived in whole or in part.
- It is a requirement that you actively participate in measures to limit the consequences of an injury. If you follow our guidelines and implement the measures we recommend, it will ensure that you meet this requirement.

3. Change of risk – loss of liability

Tryg reserves the right to be completely exempt from liability for insurance cases that are caused by a specific specified condition of significant importance for the risk being changed. See section 4-6 of the Insurance Contracts Act.

4. Claims covered by the Insurance

The insurance provides compensation for your prepaid expenses for tickets or enrolments, including any related orders and booking fees to the retailer, when you are unable to participate in the event due to;

(a) death, **serious injury**, **acute illness**, or medically justified suspicion of new illness affecting yourself, a **family member** or an **accompanying person**.

(b) fire or burglary in your place of residence or in your own company **immediately prior the start of the event**.

(c) storm, flooding or cloudburst in or at your place of residence or your own company's premises **immediately prior the start of the event**.

(d) divorce, separation or termination of cohabitation. In respect of termination of cohabitation, it is a condition that you and your former cohabitant each have your own address in the National Register (or similar) and that you have been registered in the National Register (or similar) as living together at the same address for at least 12 months prior to termination of your cohabitation.

(e) involuntary dismissal or lockout of you from your employment, provided that the dismissal or lockout occurs during the insurance period and less than three months prior to the start of the event.

(f) new employment following involuntary dismissal, where you are unable to take/have time off to attend the event, provided that the dismissal occurred during the insurance period and that you have started your new job less than one month prior to the start of the event.

(g) re-examination at an educational institution, other than primary school level, when such re-examination is scheduled to take place **immediately prior to the start of the event** or up to two weeks after. Coverage is subject to you being an active student, and that you had not been made aware of the date of the re-examination at the time the insurance was purchased.

(h) Pregnancy complications, when a medical doctor determines that it is not medically advisable to attend the event.

(i) fraud committed by an employee in your own company, or a non-contractual strike in your own company **immediately prior to the start of the event**.

(j) your presence is required as a witness or juror.

(k) you - for medical reasons - not being able to receive a vaccination, when such a vaccination is unexpectedly and suddenly introduced as a requirement for participation in the event, or for entry into the country in which the event is to take place. Coverage is subject to the vaccination requirement not being public knowledge at the time the insurance was purchased.

(l) bridges and/or tunnels connecting Nordic countries or parts of a country within the Nordic region are closed to all traffic without prior notice, thus meaning that you cannot arrive in time for the event. It is a requirement for coverage that such an unscheduled closure takes place **immediately prior to the start of the event**.

'**Serious injury**' and '**acute illness**' mean a new illness/injury, a justified suspicion of a new illness, or an unexpected worsening of an existing or chronic illness, when such injury or acute illness is of such an extensive nature, that a medical doctor advises against participation in the event.

'**Family member**' means spouse/partner, children, children-in-law, grandchildren, parents, parents-in-law, grandparents, siblings and siblings-in-law.

'**Accompanying person**' means a person who is a family member, and who has purchased a ticket for the same event.

'**Immediately prior to the start of the event**' means up to 48 hours prior to the start of the event.

5. Claims not covered by the Insurance

The insurance does not cover claims;

(a) if, at the time of the purchase, you knew or should have known about the circumstances, injury or illness that caused the cancellation, when it could have been reasonably expected that the incident, injury or illness could lead to cancellation.

(b) if a claim is filed after the start of the event, unless you can document that the incident or injury was of such a sudden and extensive nature, that other considerations had to take precedence. However, such coverage is subject to the incident or injury occurring **immediately prior to the start of the event** and that the claim is reported no later than 48 hours after the start of the event.

(c) if the date and/or time of the event is changed, or if the event is moved to another physical location.

(d) in the event of the event organizer's or event venue's bankruptcy, suspension of payment or the like, and which results in the cancellation of the event in question.

(e) indirect damages or consequential losses.

6. Intentional and grossly negligent acts

(a) If the insured intentionally caused the insured event, Tryg is not responsible.
(b) If the insured has caused the insured event through gross negligence, Tryg's liability can be reduced or completely eliminated.
(c) The rule on gross negligence does not apply to children under the age of 16.
(d) The exception for intentional and grossly negligent actions does not apply if the insured could not understand the scope of his action because of his age or state of mind.

7. Be quick to report damage

If an insurance event has occurred, the insured or anyone who believes they have a claim against Tryg must notify Tryg without undue delay. See FAL section 4-10.

8. Guidance in the event of a complaint

We at Tryg work to ensure that our case management is of high quality and that our decisions are in accordance with conditions and practice. If you still do not agree with our decision in connection with a claim, the insured person is welcome to send us a written inquiry in which you explain what you are not satisfied with.

(a) If you disagree with our decision in an insurance case, we want you to first contact the department in Tryg that has dealt with your insurance case.

(b) If you are still not satisfied with the decision after contacting the department, you can direct the complaint to the Quality Department in Tryg. Complaints can be reported electronically at: www.tryg.no/meld-skade/klagemoliganding or by letter to: Tryg Forsikring, att. Quality Department, PO Box 7070, 5020 Bergen.

(c) You also have the opportunity to have complaints and disputes about the insurance tried by the Finansklagenemnda, see www.finkn.no or Finansklagenemnda, Postboks 53 Skøyen, 0212 Oslo.

(d) It is also possible to have your rights under the insurance terms tried by bringing the case to court. See Act on insurance contracts § 20-1.

9. Identification – significance of other people's actions

Identification means that actions and omissions by others will have the same effect on the insured's rights as if they had been carried out by the insured himself. See Section 4-11 of the Insurance Contracts Act.

Those who are identified with the insured are spouses who live with the insured or persons with whom the insured lives in a permanently established relationship.

10. Double insurance and recourse

In cases where Tryg pays compensation, and the damage/loss is also covered by other insurance policies or other persons responsible, Tryg can claim recourse from them. If there are several insurance policies that cover the same loss/damage, the insured can choose which insurance company the insured wants to use until the insured's total loss is covered. The compensation is equalized proportionately between the companies according to the extent of the individual company's responsibility for the loss, see Section 6-3 of the Insurance Contracts Act. If the company has paid compensation for a loss/damage that is not covered by the insurance contract, the insured, or the insured can be identified with, must pay the compensation back.

10. Legislation

Unless otherwise agreed, Norwegian legislation applies. It is the Insurance Contracts Act that regulates non-life insurance contracts.