

# Ticket Cover

## Product Information Document



Insurer: Trygg-Hansa Försäkringar filial (Tryg in Finland)  
106 26 Stockholm, Sweden, Business ID 516403-8662,  
a branch of: Tryg Forsikring A/S, Denmark, Business ID 24260666

Product: Ticket Cover  
0482-2

This product description contains a brief description of the insurance. The product description is not a complete description of what the insurance covers and what it does not cover. The insurance (your Lippu.fi reservation) and the associated terms and conditions constitute the final agreement with us. You will find full insurance conditions on the Lippu.fi website. This non-binding English translation shall be subject to the original Finnish Insurance Terms in all matters of dispute, discrepancy or incompleteness.

### What type of insurance is this?

Cancellation insurance is product-specific insurance that applies to the cancellation of tickets, including any add-on purchases purchased through Lippu.fi for events in Finland. The insurance policy and terms and conditions will be sent to you with your purchase.



#### What the insurance covers?

##### Basic coverage

The insurance applies to the cancellation of tickets and possible add-on purchases due to the following reasons:

- ✓ Acute illness, injury or death.
- ✓ Fire or burglary in or at your private residence or your business premises immediately prior to the event.
- ✓ Storm, flooding or cloudburst in or at your private residence or your business premises immediately prior to the event.
- ✓ Divorce, separation or termination of cohabitation.
- ✓ Involuntary dismissal or lockout of you.
- ✓ New employment following involuntary dismissal and where you are unable to take time off.
- ✓ Re-examination.
- ✓ Pregnancy conditions that, based on medical advice, make it unsafe for the you to participate in the event.
- ✓ Fraud or a non-contractual cease of work.
- ✓ Applies to family members or a maximum of three (3) accompanying persons, whom have all purchased tickets as part of the same order.

##### Optional coverage

There are no supplemental options.



#### What the insurance does not cover?

- ✗ The insurance does not cover illness or injury when the injury was known at the time the insurance was purchased.
- ✗ Lippu.fi's service, payment method and delivery fees.



#### Are there any limitations on insurance coverage?

- ! The sum insured is limited to a maximum sum of EUR 7.500 each Insured.
- ! Involuntary dismissal or lockout of you, if this occurred prior to the purchase of the tickets.
- ! The prerequisite for covering that cohabitation ends is that the insured has been registered at the same address for at least 12 months before the end of the cohabitation.



#### Where am I covered?

- ✓ The insurance applies to the cancellation of tickets for events taking place in Finland.



### Which obligations do I have?

- You must pay the insurance premium to Lippu.fi and check that the information in the insurance book (purchase receipt) is correct.
- You must report the claim to our Claims Centre as soon as practically possible and prior to the start of the event.
- You must provide the necessary information in order for us to determine whether the damage is covered by this insurance.



### Payment requirements

The insurance is paid when purchasing tickets ordered through the Lippu.fi website.



### Period of cover

The insurance is valid from the date of purchase until the start of the event for which the insurance was purchased. The insurance cannot be renewed.



### How do I cancel the insurance?

You have the right to cancel the insurance purchase if the insured event is more than 1 month away. The withdrawal period is 14 days. You can give notice by email: [affinity@tryg.fi](mailto:affinity@tryg.fi) or phone: +350 (0)29 003 9220. In the message, state the policy number, your name and that you want to cancel the policy. After the withdrawal period, you cannot cancel the insurance. Right to withdrawal does not apply to insurances purchased by a company, or the insurance period is shorter than one (1) month.