Important document!
Make sure it's in your luggage!

ERGO
Reiseversicherung

Insurance certificate for Entry Ticket Insurance

Insurer: Your insurer is ERGO Reiseversicherung AG (ERV), Thomas-Dehler-Straße 2, D-81737 Munich, Germany; Registered office of the Company: Munich (HRB 42 000).
Chairman of the Supervisory Board: Dr. Clemens Muth; Board of Management: Richard Bader (Chairman), Christof Flosbach, Torsten Haase.
VAT No. DE 129274536.
Insurance Tax No. 802/V90802001324.

Summonable Address:
Thomas-Dehler-Straße 2, 81737 München

Regulatory Authority: Federal Financial Supervisory Authority, Graurheindorfer Straße 108, D-53117 Bonn, Germany

What insurance benefits do you receive?
The insurance covers the insured persons and events as specified in the included tariffs. The scope of the insurance benefit is based on the agreed sum insured, the relevant loss or damage, an agreed excess and, where applicable, any existing underinsurance. You can find further details on the type and scope of our benefits in our Terms and Conditions. The Terms and Conditions specifed in VB-ERV / EK 2017 apply to this policy.

When will you receive payment?
Once we have determined our liability, you will receive the payment immediately.

What do you have to know about the premium?
The one-time premium is documented on the premium note or the travel confrmation for each insurance policy. It includes the relevant insurance tax. If your habitual residence is in Germany, the following applies: The insurance tax for property insurance is 19 %. The Medical Travel Insurance and the Incoming Medical Insurance for Visitors from Abroad are exempt from insurance tax in acc. with § 4 No. 5 VersStG (German Insurance Tax Law), however, as part of an insurance package only if this part of the premium is shown separately. If your habitual residence is not in Germany, the insurance tax of the respective country applies. It is stated on the premium note. The premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance certificate.

Can you revoke the conclusion of your policy?
You have the right to revoke insurance policies which have a term of at least one month. Please take note of the following revocation notice.

– Revocation notice –

Right of revocation:
You can revoke your contractual declaration in writing (e.g. letter, email) within 14 days without giving reasons. The period begins after you have received, in writing, the insurance policy, the contractual provisions, including the general terms and conditions of insurance, the additional information pursuant to § 7 par. 1 and 2 of the Insurance Contract Act (VVG) in conjunction with §§ 1 to 4 of the Decree on Information Duties (VVG-InfoV) and this revocation notice respectively; with contracts in electronic business transactions, however, not before the fulfilment of our obligations in accordance with § 312i par. 1 sentence 1 of the Civil Code (BGB) in conjunction with article 246c of the Introductory Act to the Civil Code (EGBGB). To comply with the revocation deadline, it is sufficient that you send the revocation within the specified period.

Send the revocation to:
ERGO Reiseversicherung AG
Postfach 800545, 81605 Munich
Email: contact@ergo-reiseversicherung.de

Consequences of revocation:
In the case of an effective revocation, the insurance cover ends and we reimburse you the portion of the premium outstanding after receipt of the revocation if you have consented to insurance cover beginning prior to the end of the revocation period. We reserve the right to withhold the portion of the premium that is allocated to the period until receipt of the revocation; this refers to the amount calculated pro rata per day.
Amounts to be repaid will be reimbursed immediately, at the latest 30 days after receipt of the revocation. If insurance cover does not begin before the end of the period of revocation, the effective revocation means that payments received must be refunded and uses made thereof (e.g. interest) must be returned.

If you have exercised your right of revocation effectively in accordance with § 8 of the Insurance Contract Act (VVG), you are also no longer bound to any contract linked to the insurance contract. A linked contract exists if it has reference to the revoked contract and pertains a service provided by the insurer or a third party on the basis of an agreement between the third party and the insurer. A contractual penalty may be neither agreed nor claimed.

Special notes: Your right of revocation expires if the contract has been fully performed upon your explicit request both by you and by us, before you exercised your right of revocation.

– End of the Revocation Notice –

Start of Insurance Cover: The contract starts once the insurance has been taken out, however at the earliest with the acquisition of the ticket and / or the voucher for amenities.

End of Insurance Cover: The insurance cover ends with the expiry of the insured period and terminates on entry to the relevant event.

Place of Jurisdiction in Germany: The place of jurisdiction for lawsuits against the insurer shall be Munich or the place of residence of the policyholder in Germany.

Language / Declarations of Intent: The terms and conditions of insurance and other information are provided in the German language. Communication with the policyholder will also be in German. Declarations of intent must be in the written form (letter, email). Verbal agreements are not legally effective.

ERGO Reiseversicherung AG

Bader Haase

Information on data protection

Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.

Who is responsible for data processing?
ERGO Reiseversicherung AG (ERV)
Thomas-Dehler-Straße 2
81737 Munich, Germany
Telephone: +49 89 4166-1727
Fax: +49 89 4166-2717
Email: contact@ergo-reiseversicherung.de

Should you have any questions, please contact our data protection officer at the above address or at: datenschutz@ergo-reiseversicherung.de

For what purposes and on what legal basis will your data be processed?
We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and / or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for precontractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
- in order to prevent and investigate criminal offences. In particular, we use data analyses in order to detect any indication of insurance fraud.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations,

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including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

Who are the recipients of your personal data?

Brokers:
If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

Third-party service providers:
We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which we maintain lasting business relationships. Please go to www.ergo-reiseversicherung.de for the most current version.

How long do we store your personal data?
We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

What rights do you have?
You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

Do you have any complaints regarding the pro-cessing of your data?
Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht
(BayLDA)
Promenade 27
91522 Ansbach

Are automated decisions in the individual case possible?
Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.

Contact

If you have any questions on your insurance cover, our Service Centre will be pleased to assist you on

+49 89 4166-1766

from Monday to Friday between 7 a.m. and 9 p.m. and Saturday between 9 a.m. and 4 p.m.

E-Mail:
contact@ergo-reiseversicherung.de

Internet: www.ergo-reiseversicherung.de
Address: ERGO Reiseversicherung AG
Thomas-Dehler-Straße 2
81737 Munich, Germany

Important notice regarding claims

What should you do in the event of a claim occurring?

Minimize the loss, report the claim immediately, and file original documents for appropriate evidence. You should principally file:

- The original ticket or paper print with TICKETDIRECT
- (Email-) order confirmation
- The original voucher for amenities
- Accounting or delivery slip
- Relevant evidence substantiating occurrence of the insurance case in accordance with number 9 (e.g., medical certificate)

Please send any claim report immediately to:
ERGO Reiseversicherung AG
Leistungsabteilung
Postfach 80 06 20
81605 München

Terms and Conditions for the Entry Ticket Insurance provided by ERGO Reiseversicherung AG (VB-ERV/EK 2017)*

The provisions and glossary which follow apply to the Entry Ticket Insurance with ERGO Reiseversicherung AG, hereinafter referred to as „ERV".

1. Who is the insured person?
You are the insured person if you are the person named in the insurance documents or you belong to the group of persons described in them. As an insured person you have insurance cover.

2. Who can be the →policyholder?
2.1 The →policyholder can be whoever has his/her permanent place of residence or registered office in Germany or another EU/EEA country.
2.2 If risk periods of up to four months are insured, the following applies: Anyone who makes his/her contractual declaration in Germany or in an EU/EEA country can be the →policyholder.
2.3 Proof that these requirements are met must be provided at our request. If they are not met, no insurance policy has been concluded despite payment of the premium.

3. When does your insurance cover begin and end?
3.1 Your insurance cover begins with the conclusion of the insurance policy but not before the purchase of the entry ticket and/or a voucher for the →amenities
3.2 Your insurance cover ends at the end of the →event in question.

4. What must you take into account when paying the premium?
4.1 Deviating from § 33 para. 1 German Insurance Contract Act (VVG), the one-time premium is due immediately after conclusion of the insurance policy. It must be paid upon receipt of the insurance policy.
4.2 If the premium has not been paid at the time of the insured event we will not pay any benefits. This does not apply if the →policyholder is not responsible for the non-payment.
4.3 If you pay by direct debit, the following applies: The payment is considered to be on time if we can debit the premium on its due date and the account holder does not object to the authorised direct debit. If we cannot debit the premium through no fault of the →policyholder, then the payment is still on time if it is made →immediately after a request for payment has been issued in writing.

5. What is insured?
The insurance covers the entry ticket and/or the voucher for the →amenities you purchased and insured.
5.1 We will reimburse the price of the entry tickets including fees and/or the voucher for the →amenities to you if
a) there is a delay in →public transport by more than two hours and you miss more than half of the →event as a result.
b) you are unable to be present at the →event because an insured event as set out in section 5.2.1 occurred.

5.2 All the following conditions must be met so that you can receive the benefit detailed in 5.1 b):
A) The insured event affects you or a risk person.
B) This event could not have been anticipated at the time the insurance was taken out.
C) You were unable to attend the →event because the insured event occurred before the start of the →event.
D) The insured event is such that you cannot reasonably be expected to attend the →event.

5.2.1 Which events are insured?
The insured events are:
A) Death.
B) A serious injury resulting from an accident.
C) An unexpected serious illness.
D) A date for donating or receiving organs and tissue as specified in the German transplantation law (Transplantationsgesetz).
E) Pregnancy.
F) Considerable damage to property due to: fire; burst pipes; →natural events; criminal action by a third party. The prerequisite is: Your presence or the presence of a risk person accompanying you is needed for the investigation.
G) Your relocation because of a new →employment relationship. The prerequisite is: You purchased the entry ticket before concluding your new contract of employment and the

* Important: The information contained in this English version of the Terms and Conditions for the Entry Ticket Insurance is provided as a courtesy translation only. In the event of any dispute as to the contents and interpretation of the Terms and Conditions for the Entry Ticket Insurance, the German original version, entitled: "Versicherungsbedingungen für die Versicherung von Eintrittskarten der ERGO Reiseversicherung AG (VB-ERV/EK 2017)" shall prevail at all times.

distance between the event venue and your new place of residence is more than 100 km.

5.2.2 Who are your risk persons? Your risk persons are:
A) Your →relatives and the →relatives of your partner or spouse.
B) Carers who look after your minor →relatives or →relatives in need of care.
C) Your companions if you and the companions have jointly purchased and insured the entry tickets to an →event for a maximum of four persons and up to two additional minor children.

6. What is not insured?

We will not pay:

6.1 If you do not attend the insured →event because the →event:
A) Takes place with a different line-up.
B) Is cancelled.
C) Is postponed.

6.2 In the case of a psychological reaction
A) to an act of war; civil unrest; an act of terrorism; an aviation accident.
B) to fear of acts of war; civil unrest; acts of terrorism.

6.3 In the case of addictive disorders.

7. What obligations do you have after the insured event has occurred?

7.1 You or your legal successor (in the case of your death) are obliged to:
A) Submit the original entry tickets and / or voucher to us →immediately. Ownership of the entry ticket passes on to us with our payment of compensation.
B) Submit the proof of insurance and documentation supporting payment for the entry ticket and/or voucher for the →amenities.
C) Submit a medical certificate with diagnosis and treatment in the event of: unexpected serious illness; serious injury resulting from an accident; pregnancy.
D) Provide evidence of all further insured events by submission of suitable documentation. You must also provide evidence of the delay in public transport and submit the ticket.

7.2 You must also:
A) Avoid anything which could result in unnecessary costs (obligation to mitigate loss).
B) Notify the damage to us →immediately.
C) Describe the events leading to the claim and the consequences truthfully.
D) Allow us to carry out any reasonable investigation into the cause and amount of the damage and the extent of our liability.
E) Give us any relevant information truthfully.

7.3 You must submit originals of supporting documents and, where appropriate, release doctors providing treatment from their obligation to maintain confidentiality. The release from obligation to maintain confidentiality is only binding for you if knowledge of the data is required to assess our obligation to pay out or the scope of our benefits.

8. What consequences does a breach of obligations have?

We are not obliged to make a payment if you wilfully breach one of the above obligations.
In the case of gross negligence we may reduce our payment in proportion to the severity of your fault. This does not apply if you prove to us that you did not breach the obligation with gross negligence.
Your insurance cover remains effective if you prove that the breach of obligation was not the cause of the occurrence or the determination of the insured event, nor of the determination or the extent of the benefit. In so far as you fraudulently breach an obligation, we are under no obligation whatsoever to make any payment.

9. When will you receive payment?

9.1 Once we have established our liability you will receive the payment →immediately.

9.2 Any costs which you have incurred in a foreign currency will be reimbursed in Euros. The exchange rate will be based on the rate applicable on the day on which you paid these costs.

10. What applies if there are claims against third parties?

10.1 If a third party is liable to pay compensation for the insured event, these claims are passed on to us if we have paid compensation for the damage. The transfer of the claim cannot be asserted to the detriment of the →policyholder.

10.2 Irrespective of any subrogation, you are obliged to assign these claims for compensation to us up to the amount of the payment we have made.

10.3 Are you entitled to claims for compensation from other insurance policies under private law or social insurance agencies? Then these benefit commitments shall take precedence. If you notify the insured event to us, we will make an advance payment and settle the claim in accordance with the terms and conditions of insurance.

11. Which law applies? Which court is responsible?

11.1 Where legally permitted, German law applies to this policy.

11.2 If you wish to clarify any issues arising from the insurance policy with us in court, you may choose between the following places of jurisdiction:
A) Munich.
B) The court at your place of residence or your permanent place of residence at the time the complaint is filed.

11.3 If we need to clarify something with you in court, the court at your place of residence or your permanent place of residence will be responsible.

12. Which limitation periods must you take into account?

12.1 Your claims arising from the insurance policy are normally subject to a limitation period of three years. The period is calculated according to the provisions of the German Civil Code (BGB).

12.2 Have you notified your claim to us? In this case the limitation period is suspended until you receive our decision in writing.

13. What must you take into account when submitting a declaration of intent?

13.1 Notifications and declarations of intent must be made in writing unless otherwise explicitly specified. This applies to you and to us.

13.2 Please note that →insurance agents are not authorised to accept your notifications and declarations of intent.

Glossary

Amenities:
Amenities are optional additional services offered by the ticket provider such as parking reservations, food and beverage vouchers, dinner packages, upgrades and camping tickets.

Employment relationship:
An employment relationship refers to the employment relationship between an employee and an employer based on an employment contract and subject to social security contributions.
The insurance covers any employment relationship subject to social security contributions with minimum weekly working hours of 15 hours. It must be concluded for at least one year.

Event:
Events are e.g. concerts, cabarets, sporting events. Meet & Greet, or the like.

Immediately:
Without culpable delay.

Insurance agent:
An insurance agent is the intermediary who concludes the insurance policy with the →policyholder as the representative of the insurer. The insurance broker, who represents the →policyholder, is not deemed to be the insurance agent

Natural events:
Natural events are: explosions; storm; hail, lightning; high water levels; flooding; avalanches; volcanic eruptions; earthquakes; landslides.

Policyholder:
The policyholder is the person who has concluded an insurance policy with us.

Public transport:
Public transport relates to all vehicles licensed for public conveyance of passengers by air, land and sea. Vehicles used for tours / air tours, hire cars, taxis and cruise ships are not deemed public transport.
Relatives:
Relatives are:
A) Your spouse or civil partner; your partner living in cohabitation.
B) Your children; parents; adopted children; adoptive parents; foster children; foster parents; step children; step parents; grandparents; siblings; grandchildren; aunts; uncles; nieces; nephews. parents-in-law; sons and daughters-in-law; brothers-in-law; sisters-in-law.