Entry Ticket Insurance

Insurance Product Information Document

ERGO Reiseversicherung

Company: ERGO Reiseversicherung AG (ERV), Germany

Product: Entry Ticket Insurance (Eintrittskarten-Versicherung)

This information sheet is to give a short overview of your insurance cover. This information is not conclusive. The contents of the contract are contained in the following documentation:

- the insurance policy,
- the terms and conditions of insurance.

Please read all documents in order to inform yourself comprehensively.

What is this type of insurance?

It is an insurance covering the price of an entry ticket purchased for an individual event.



What is insured?

You are insured in case you cannot attend the event, for which you purchased an entry ticket, due to an insured event.

Insured events are e.g.:

- ✓ Unexpected serious illness.
- Serious accidental injury.
- Death.
- In case you cannot visit the event due to an insured event, we will pay the price of your entry ticket including the fees.
- ✓ The ticket including all fees will also be refunded, if you miss more than half of the event because public transportation is delayed by more than two hours.
- ✓ Sum insured: corresponds to the insured price of the entry ticket.



What is not insured?

- X If you do not attend the planned event because it does not take place or is postponed.
- ★ If you do not attend the event because the event takes place with different cast or line-up.



Are there any restrictions on cover?

Some events are not covered by the insurance. The following, amongst others, are not insured:

- ! Addictive disorders.
- ! Fear of acts of war, civil unrests and acts of terrorism.



Where am I covered?

✓ You are insured for an entry ticket to worldwide events.



What are my obligations?

- You must report each and every insured loss without delay.
- You must keep the loss as low as possible.
- You must submit the requested documentation.



When and how do I pay?

The one-time premium is due immediately after concluding the insurance policy. It must be paid using the payment method agreed upon.



When does the cover start and end?

The insurance cover begins with the purchase of the entry ticket, but not before the conclusion of the insurance policy. This is conditional upon your payment of the premium. Otherwise, insurance cover shall start to take effect upon payment. It ends with end of the event in question. Any risks during the event are not covered.



How do I cancel the contract?

The contract is only applicable for the insured entry ticket and ends automatically. Therefore, you do not have a regular right of termination.