

# CANCELLATION INSURANCE



## Insurance Product Information Document

Company: Tryg Forsikring A/S  
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CVR-no. 2426066

Product: Cancellation Insurance  
01252-1

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 Denmark.



#### 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 DKK 15,000 each insured.
- ! Claims handling and compensation only take place in Denmark (excluding Greenland and the Faroe Islands).
- ! The insurance only applies to tickets or enrolments purchased for events in Denmark.



### 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 Denmark (Greenland and the Faroe Islands 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 (+45) 70 22 07 30 or by e-mail: [affinity@tryg.dk](mailto:affinity@tryg.dk).