

## Cancellation Insurance

Terms and Conditions no. 01252-1 | Valid from 1 March 2024

### Contractual Basis

The insurance contract consists of the Policy Schedule and these insurance Terms and Conditions. Danish legislation and jurisdiction apply to the insurance.

### Your right of withdrawal

As a consumer, you have the right to withdraw from your purchase of a private insurance, provided that the insurance period is longer than one month. The withdrawal period is 14 days, which starts from your receipt of the Policy Schedule and these Terms and Conditions:

- If you, for example, receive the Terms and Conditions on the 1st, you can cancel the insurance until the 15th.
- If the withdrawal period expires on a public holiday or Saturday, you can wait until the following working day to cancel your purchase.
- Your right of withdrawal automatically expires at the start of the event for which the insurance was purchased.
- If you exercise your right of withdrawal, you must repay any compensation you have received from Tryg under this insurance, no later than 30 days after you have given notice of withdrawal.
- The right of withdrawal only applies to private consumers.

### How to withdraw

If you would like to withdraw from your purchase of the insurance, please notify us prior to the expiry of the withdrawal period. If you notify us by letter or email, you must have sent the notice before the expiry of the withdrawal period. If you notify us by postal means, it is advisable to send it as registered post and to keep the submission receipt in order for you to be able to provide proof that you have notified us within the withdrawal period. You can notify us by:

**E-mail:** affinity@tryg.dk  
**Telephone:** (+45) 70 22 07 30  
**Letter:** Tryg Affinity, Dusager 25, 8200 Aarhus N, Denmark

### 1. About the Insurance

The insurance, which is a cancellation insurance, can only be written when purchasing tickets or enrolments, including related orders, through a retailer, who has the right to distribute this insurance on behalf of Tryg.

These Terms and Conditions apply separately to each ticket or enrolment purchased in the same order.

### 2. Who is the Policyholder

The policyholder is the person that has entered into an agreement with Tryg to purchase this cancellation insurance.

### 3. Who is the Insured

You, as the policyholder, who originally purchased the ticket or enrolment, or any other person included in the same booking, or subsequent new owner, who has legally acquired the ticket.

When using the term 'you', it means you as the policyholder and persons who are otherwise covered by the insurance.

### 4. Where does the Insurance cover

The insurance covers regardless of where in the world you are at the time of the claim. However, claim handling and payment of compensation, can only take place in Denmark (Greenland and the Faroe Islands excluded).

### 5. What is the 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.

### 6. What is the Sum Insured

The sum insured is limited to the purchase price shown on the purchase receipt (including any booking fee or similar to the retailer), subject to a maximum of DKK 15,000.

### 7. What is the deductible

No deductible applies to the insurance.

### 8. 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.

### 9. 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.

## 10. General Exclusions and Limitations

**The insurance does not apply to any claims caused by, or as a result of, contributed to or arising from, whether direct or indirectly:**

### Force Majeure

Including war (whether declared or not), terrorism, acts of war, cyber warfare, cyber terrorism, violation of neutrality, civil war, riot or civil disturbance, insurrection or revolution, strikes, lock-outs, blockades, seizure, nationalization, government interventions, epidemics and pandemics.

### Nuclear Risks

Including the intentional or unintentional release of nuclear, biological, chemical or biochemical agents or materials, as well as the radioactive, toxic, explosive or other hazardous properties of any nuclear device or component thereof.

However, the insurance covers incidents that are caused by or occur in connection with nuclear reactions that are used for usual industrial, medical or scientific purposes. The use must follow current regulations and not be connected to reactor or accelerator operation.

### Intentional acts, gross negligence and/or illegal acts

Intentional or grossly negligent acts or omissions of the insured, including illegal acts, participation in fights and attempted suicide.

### Alcohol, narcotics and/or medication abuse

Claims due to self-inflicted intoxication, the influence of drugs and/or other intoxicants, and a causal connection between the incident and your condition can be proven.

### Sanctions and Embargo

If, by virtue of any law or regulation which is applicable to Tryg at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to you is or would be unlawful because it breaches an embargo or sanction imposed by the United Nations, the European Union, Great Britain or the United States of America, Tryg shall provide no coverage and have no liability whatsoever nor provide any defence to you or make any payment of defence costs or provide any form of security on behalf of you, to the extent that it would be in breach of such law or regulation.

## 11. 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.dk/anmeld-skade/>  
**E-mail:** [affinity@tryg.dk](mailto:affinity@tryg.dk)  
**Telephone:** (+45) 70 22 07 30

## 12. Documentation requirements

Upon request, you must provide Tryg with the documentation and information that we deem necessary in order to decide whether a claim is valid and what compensation is payable.

Tryg is not obliged to pay compensation until we have received the requested documentation and information.

## 13. Reduction or lapse of compensation

In accordance with the Danish Insurance Contracts Act, your compensation may be reduced or lapse entirely if the you:

- have deliberately (fraudulently) withheld information or intentionally provided incorrect information of importance to the insurance.
- fail to comply with your obligations as stated in these insurance terms and conditions.
- have caused the event, injury or loss as a result of gross negligence.

## 14. When do we pay compensation

Compensation is paid in the currency in which the ticket or enrolment, including any related orders, was purchased, no later than 14 days after we have received and assessed the documentation and information that we deem necessary in order to decide whether a claim is valid and what compensation is payable.

## 15. General Terms and Conditions

### Insurer and Guarantee Fund

The insurer is Tryg Forsikring A/S, CVR no. 24260666, which is a member of the Danish Guarantee Fund for Non-life Insurance Companies, which covers in the event of an insurer's bankruptcy.

### Supervision

Tryg is supervised by the Danish Financial Supervisory Authority.

### Insurance Distribution

The retailer distributes the insurance on behalf of Tryg, and is remunerated by Tryg for insurances sold.

### Insurance Period and Cancellation

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, the insurance expires on the same date on which we pay compensation.

As a policyholder, you can cancel the policy at any time during the policy period. If you cancel the insurance after expiry of the cancellation period, Tryg is entitled to a premium for the period during which the insurance has been in force.

### Premium and Payment

The insurance premium is set in accordance with our current rate.

The insurance is purchased as an add-on and paid for together with the purchase of the ticket or enrolment. The premium includes insurance premium tax of 1.1%, which Tryg settles with the relevant authorities.

### Double Insurance

If you have purchased another insurance which covers the same risk with another Insurer, you must report claims to that Insurer as well.

If the other Insurer has made a reservation that the cover will lapse or be reduced if an insurance has also been purchased with another Insurer, the same reservation applies to the this insurance. This provision only applies to the mutual relationship between the Insurers, which will thus pay compensation jointly.

### Subrogation

Upon covering a claim, Tryg shall be subrogated to the insured's right to claim compensation from any party responsible for the damage, injury or loss caused. If, after occurrence of the damage, injury or loss, the insured forfeits his or her right to compensation from the party responsible for the damage, injury or loss in accordance with a contract, warranty or similar, or a right of recourse, Tryg's liability for coverage shall be limited correspondingly. In addition, the insured may be held liable for damages of coverage already provided.

### Legislation and Jurisdiction

The insurance contract is governed by Danish law. The Danish Insurance Contracts Act and the Danish Insurance Business Act apply to the insurance, unless deviated from by these Terms and Conditions.

### 16. This is how we process your personal data

You can read more about how we process your personal data at [www.tryg.dk/personoplysninger](http://www.tryg.dk/personoplysninger). Here you will find, among other things, information about:

- for what purpose we process information about you,
- where the information is registered, and
- to whom the information may be passed on.

You can always contact us if you want to know more.

### 17. Complaints

If you do not agree with our decision, contact the department that handled your case. If you still do not agree, you can contact Quality ("Kvalitet"), which is our complaints department.

Tryg  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark  
E-mail: [kvalitet@tryg.dk](mailto:kvalitet@tryg.dk)

If you are not satisfied with the result of your inquiry to Quality, you can complain to the Danish Insurance Appeal Board:

Ankenævnet for Forsikring  
Østergade 18, 2.  
1100 København K  
Denmark  
(+45) 33 15 89 00 (between 10am and 1pm)  
[www.ankeforsikring.dk](http://www.ankeforsikring.dk)

It costs a small fee to complain to the Insurance Appeal Board. The complaint must be completed on a digital complaint form on the Insurance Appeal Board's website [www.ankeforsikring.dk](http://www.ankeforsikring.dk).