Missed Event Insurance Policy

Cover is only available if you are a resident of the Republic of Ireland.

Important telephone numbers

Customer services: + 353 1 637 3617
Claims and related enquires: + 353 1 619 3661

Note
All calls may be monitored or recorded

Contents

Summary of cover 1
Important information 1-2
Definition of words 3
Conditions 4
Making a claim 5
Making a complaint 5
Missed event – Section 1 6

Summary of cover

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missed event</td>
<td>€1,000 per ticket (Cover only applies to the tickets for which the policy was specifically purchased)</td>
</tr>
</tbody>
</table>

Important information

Thank you for choosing Allianz Global Assistance Missed Event Insurance which covers you in case you are unable to attend your specific event in Ireland.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand you should call Missed Event Insurance on + 353 1 637 3617 textphone UK +44 20 8666 9562 or write to us at 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18.

Insurer
Your Allianz Global Assistance Missed Event Insurance is underwritten by AGA International SA and administered in the Republic of Ireland by Allianz Global Assistance.
How your policy works

Your policy and confirmation email is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned, the benefits and exclusions apply to each event ticket.

Certain words have a special meaning as shown under the heading ‘Definition of words’. These words have been highlighted by the use of bold print throughout the policy document.

Cancellation rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your confirmation email for a refund of your premium.

You can contact us at 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18.

If during this 14 day period you attended the event, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14-day period.

Data protection

Information about your policy may be shared between Ticketline trading as Ticketmaster (incorporated in the Republic of Ireland, Company Number 135876), us and the insurer for underwriting and administration purposes.

You should understand that the sensitive health and other information you provide will be used by us, our representatives, the insurer, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

Your information may be used by us, the insurer and members of The Allianz Global Assistance Group and shared with Ticketline for marketing and research purposes or to inform you from time to time about new products or services. If you do not want to receive marketing information please write to us at 102 George Street, Croydon, CR9 6HD United Kingdom. You have the right to access your personal records.

Financial Services Compensation Scheme (FSCS)

For added protection, the insurer is covered by the UK FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the UK FSCS, telephone number UK + 44 800 678 1100 or UK + 44 20 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, Irish law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy, the Irish courts shall have exclusive jurisdiction.

Third party rights

This contract of insurance is intended solely for the benefit of you and us. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.
Definition of words

When the following words and phrases appear in the policy document or confirmation email, they have the meanings given below. These words are highlighted by the use of bold print.

Area of cover
You will not be covered for events outside Ireland.

Doctor
A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

Event
Including but not limited to an official sporting occasion, music concert, exhibition, educational / cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in Ireland where admittance tickets are sold in advance by Ticketmaster.ie.

Home
Your usual place of residence in the Republic of Ireland.

Insurer
AGA International SA.

Period of insurance
Cover begins when you purchase Allianz Global Assistance Missed Event Insurance policy. All cover ends once the event begins or a claim has been made.

Relative
Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident
A person who has their main home in the Republic of Ireland and has not spent more than six months abroad during the year before the policy was issued.

United Kingdom (UK)
England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We, our, us
Mondial Assistance Ireland Limited trading as Allianz Global Assistance who administer the insurance and forward claim forms to the insurer’s UK branch, and Mondial Assistance (UK) Limited also trading as Allianz Global Assistance who administer the insurance and handle claims on behalf of the insurer.

You, your, person insured
The person, for whom the appropriate insurance premium has been paid.
Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1. You are a resident of the Republic of Ireland.
2. You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
3. You purchase your event ticket through Ticketmaster.ie.
4. You accept that we will not extend the period of insurance beyond the event date, unless the event has been postponed and you still intend to go on the rescheduled date. This extension will only apply if you have not recovered costs from either Ticketmaster.ie or the event organiser.
5. You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section ‘Making a claim’ for more information.
6. You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.

We have the right to do the following
1. Cancel the policy if you do not tell us about a relevant fact or if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
2. Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give a false declaration, deliberate mis-statement or fail to provide any relevant facts when applying for this insurance or supporting your claim. We may in these instances report the matter to the Gardai.
3. Take over and deal with, in your name, any claim you make under this policy.
4. Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms, which will help us to recover any payment we have made under this policy.
5. With your or your personal representatives’ permission, get information from your medical records to help us or our representatives’ deal with any claim. This could include a request for you to be medically examined or for a postmortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
6. Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and confirmation email. We can recover all costs that you have made a claim or intend to make a claim.
7. Not to pay any claim on this policy for any amounts covered by insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.
8. Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
Making a claim

To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone + 353 1 619 3661, textphone UK +44 20 8666 9562 (8am-6pm Monday to Friday and 9am-12 noon Saturday) and ask for a claim form or write to: Allianz Global Assistance Claims Department, 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18. Your claim will then be forwarded to the insurer’s UK branch for assessment at Allianz Global Assistance, PO Box 1900, Croydon CR90 9BA, United Kingdom or email travel.claims@allianz-assistance.co.uk.

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

Below is a list of the documents we will need in order to deal with your claim.

• Your original unused event ticket.
• Where appropriate travel tickets showing the dates and times of travel.
• Details of any other insurance you may have that may cover the same loss.
• As much evidence as possible to support your claim.
• For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
• If your claim results from any other circumstances, please provide evidence of these circumstances.
• If the transport you are using to get to the venue is delayed and you miss the event, a detailed account of the circumstances causing you to miss your event together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.

Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please:

Write to:
Customer Support,
AGA International SA,
C/O 102 George Street,
Croydon, CR9 6HD
Telephone: UK +44 20 8603 9853
Email: customersupport@allianz-assistance.co.uk

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.
Missed event - Section 1

If you think you have to miss your event, we must be told immediately - see under the heading ‘Making a claim’ for more information.

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representatives up to €1,000 but no more than the face value of your event ticket that has been paid for and that cannot be recovered from anywhere else.

We will provide this cover if you are unable to attend the event because one of the following necessary and unavoidable circumstances happens:

- The death, serious injury or serious illness of you or a relative;
- You are called for jury service in the Republic of Ireland or as a witness in a court in the Republic of Ireland;
- You are needed by the Gardaí following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home;
- The public transport (including scheduled flights) that you are using to get you to the event venue does not run to its timetable; or
- The vehicle you are travelling in has an accident or breaks down or is delayed in a traffic jam for more than 3 hours, when there is no alternative route available.

WHAT YOU ARE NOT COVERED FOR

Anything caused by:
- cancellation, abandonment, postponement or relocation of the event by the artist, performer, organisers or promoters of the event;
- bankruptcy or liquidation of the artist, performer, company organising or promoting the event, their agents or any person acting for you;
- anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
- you not wanting to travel or not enjoying the event;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence or alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim arising from, or consisting of, the following:
- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etat, terrorism, weapons of mass destruction;
- Any epidemic or pandemic;
- You not following any suggestions or recommendations made by the Department of Foreign Affairs, World Health Organisation, or any government or other official authority during the period of insurance;
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- You acting in an illegal or malicious way;
- Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of transport or accommodation costs that are not part of the event package, unless it says differently in the policy.

Claims relating to:
- Financial circumstances or work commitments;
- Annual passes or season tickets;
- Something that you knew about at the time of booking this insurance;
- Event tickets purchased for business purposes;
- Event tickets not purchased from Ticketmaster.ie;
- Event tickets that include transport or accommodation costs;
- Delays or failure of public transport caused by strike or industrial action, which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Any claim unless you:
- Get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;
- Have allowed time in your travel plans for delays which are expected.

Please refer to the Conditions and Making a claim sections that also apply.
This policy is available in large print, audio and Braille.

Please contact us on
Phone +353 1 637 3617
Textphone UK +44 20 8666 9565

and we will be pleased to organise an alternative for you.

Ticketline trading as Ticketmaster (incorporated in the Republic of Ireland Company Number 135876)
Registered address 70 Grafton Street, Dublin 2.

Allianz Global Assistance Missed Event Insurance is underwritten by AGA International SA and administered as a branch in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office, 102 George Street, Croydon CR9 6HD.

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Central Bank of Ireland for the conduct of Irish business by way of the Freedom of Services into Ireland in accordance with the European Union Third Non-Life directive.

Allianz Global Assistance may act as an agent for AGA International SA in the Republic of Ireland for the receipt of customer money, settling claims and handling premium refunds.

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