

# Missed Event Insurance

## Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France.

Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and regulated by the Central Bank of Ireland for conduct of business rules.

Product: Ticketmaster Missed Event Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

### What is this type of Insurance?

This is missed event insurance which covers you if you are unable to attend the event you have booked.



#### What is insured?

- ✓ **Being unable to attend the event** - Refund of the face value of your event ticket, if you are unable to attend for one of the specified reasons.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Any transport or accommodation costs.
- ✗ Cancellation, abandonment, postponement or relocation of the event made by the artist, performer, organisers or promoters of the event.
- ✗ Claim circumstances you were aware of before your policy was issued or tickets were booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for, such as loss of transport or accommodation costs that are not part of the event ticket.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the Republic of Ireland.
- ! Only events within the Republic of Ireland or the UK are covered.
- ! Event tickets must be purchased from the Ticketmaster website.
- ! There are General Conditions that you have to meet for cover to apply.
- ! The policy contains exclusions relating to specific circumstances.



#### Where am I covered?

You are only covered for events within the Republic of Ireland or the UK.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact Allianz Global Assistance, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland, telephone **00353 1 637 3617**.

Your premium will be refunded in full, although if you have attended the event, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.



# Missed Event Insurance

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

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## 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.

Cover	Limit (up to)
Missed event	€1,000 per ticket (Cover only applies to the tickets for which the policy was specifically purchased)

## 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 or the **UK**.

**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** or write to **us** at 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

### Insurer

**Your** Allianz Global Assistance Missed Event Insurance is underwritten by AWP P&C SA and administered 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 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

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.

### Insurance Compensation Fund

**We** are a member of the Insurance Compensation Fund, which was formed under the Investment Compensation Act of 1998. **You** may be entitled to compensation from this scheme, if the **insurer** cannot provide the services **you** have paid for.

### 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.

### Stamp duty

The **insurer** has paid or will pay the appropriate Stamp Duty in accordance with the provisions of Section 5 Stamp Duties Consolidation Act 1999.

### Insurance Act 1936

All monies which may become due or payable by **us** shall be payable in Ireland.

## Data protection notice

**We** care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data. **Our** full Privacy Notice is available at [www.allianz-assistance.ie/privacy-notice/](http://www.allianz-assistance.ie/privacy-notice/)

If a printed version is required, please write to Compliance Department, AWP Assistance Ireland Ltd, 18b Beckett Way, Park West Business Campus, Dublin 12, D12 R297.

- **How will we obtain and use your personal data?**

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as event ticket sellers in the instance of a missed event policy.

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as your ticket selling company;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- **How long do we keep your personal data?**

**We** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

**Your** personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

**We** carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance Ireland Ltd, 18b Beckett Way, Park West Business Campus, Dublin 12, D12 R297

By telephone: 00353 1 602 7000

By email: [AzPIEDP@allianz.com](mailto:AzPIEDP@allianz.com)

## 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 the Republic of Ireland or the **UK**.

### **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 or the **UK** where admittance tickets are sold in advance by Ticketmaster.ie.

### **Home**

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

### **Insurer**

AWP P&C 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**

AWP Assistance Ireland Ltd, trading as Allianz Global Assistance, who administer the insurance and handle claims on behalf of the **insurer** and AWP Assistance UK Ltd trading as Allianz Global Assistance who administer the insurance and handle complaints 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 can be made to the terms and conditions of the policy, 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](http://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** and ask for a claim form or  
Write to: Allianz Global Assistance Claims Department, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

**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 Service,  
AWP P&C SA,  
C/O 102 George Street,  
Croydon, CR9 6HD  
Telephone: **UK +44 20 8603 9853**  
Email: [customersupport@allianz-assistance.co.uk](mailto: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 Financial Services Ombudsman for independent arbitration. Visit [www.financialombudsman.ie](http://www.financialombudsman.ie) write to Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 call **+353 1 6620899** or email [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)



## 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 Gardai 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 the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Euro transaction fees.

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**;
- **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 of 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**

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.

Missed Event Insurance is underwritten by AWP P&C SA and administered by Allianz Global Assistance.  
AWP P&C SA is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and is regulated by  
the Central Bank of Ireland for conduct of business rules.

AWP Assistance Ireland Ltd may act as an agent for  
AWP P&C SA for the receipt of customer money, settling claims and premium refunds.

AWP Assistance Ireland Ltd trading as Allianz Partners and Allianz Global Assistance is registered in Ireland  
No 163174, Registered Office 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297,  
Ireland VAT no 4887986M. AWP Assistance Ireland Ltd is regulated by the Central Bank of Ireland.

AWP Assistance UK Ltd may act as an agent for AWP P&C SA for complaints handling.

AWP Assistance UK Ltd trading as Allianz Partners and Allianz Global Assistance is registered in England  
No. 1710361, Registered Office PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS, United Kingdom  
VAT no 384 4638 21