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

Contents

Summary of cover 1
Important information 2-3
Definition of words 4
Conditions 5
Making a claim 6
Making a complaint 6
Missed event – Section 1 7

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 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 Allianz Assistance on +353 1 637 3617 or write to us at Allianz Assistance, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland.

Insurer

Your Allianz Assistance Missed Event Insurance is underwritten by AWP P&C S.A. – Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and is administered by AWP Assistance Ireland Ltd trading as Allianz Assistance and which is regulated by the Central Bank of Ireland.

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 Allianz Assistance, 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 we protect your privacy and use your personal data. Our full Privacy Notice is available at www.allianz-assistance.ie/privacy-notice/

If a printed version is required, please write to Compliance Department, Allianz Assistance, 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, Allianz Assistance, 18b Beckett Way, Park West Business Campus, Dublin 12, D12 R297
  By telephone: +353 1 602 7000
  By email: 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 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 S.A. - Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and regulated by the Central Bank of Ireland for conduct of business rules.

**Period of insurance**
Cover begins when you purchase Allianz 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 fiancée(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 P&C S.A. – Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.
- AWP P&C S.A. – Dutch Branch is regulated by the Central Bank of Ireland for conduct of business rules.
  and/or
- AWP Assistance Ireland Ltd trading as Allianz Assistance, registered in Ireland No 163174, Registered Office 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, D12 R297, Ireland VAT no IE6563174F. AWP Assistance Ireland Ltd is regulated by the Central Bank of Ireland.

**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 if it has been issued after we have previously informed you that we do not want to insure you anymore. In these instances we will refund any premium paid by you.
3. 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.
4. Take over and deal with, in your name, any claim you make under this policy.
5. 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.
6. 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.
7. 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.
8. 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.
9. If we do compensate you for damage or pay costs up front at your request, you assign your right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to us.
10. 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 you can complete an online claim form.
Alternatively, you can get a claim form by:
Phoning +353 1 619 3661 or
Writing to: Allianz 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,
Allianz Assistance,
18b Beckett Way,
Park West Business Campus,
Nangor Road, Dublin 12, D12 R297, Ireland
Telephone: +353 1 602 7000
Email: insurance@allianz-assistance.ie

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 and Pensions Ombudsman for independent arbitration. Visit www.fspo.ie write to Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29 call +353 1 567 7000 or email info@fspo.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 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

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 2nd Floor, College Park House, 20 Nassau Street, Dublin 2, D02 VY46.

Missed Event Insurance is underwritten by AWP P&C S.A. – Dutch Branch, trading as Allianz Assistance and is administered by AWP Assistance Ireland Ltd, trading as Allianz Assistance.

AWP P&C S.A. – Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L’Autorité de Contrôle Prudentiel et de Résolution (ACPR) 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 S.A. – Dutch Branch, trading as Allianz Assistance, for the receipt of customer money, settling claims and handling premium refunds.

AWP Assistance Ireland Ltd trading as Allianz 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 IE6563174F. AWP Assistance Ireland Ltd is regulated by the Central Bank of Ireland.