
Ticket Protector

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Part I. INTRODUCTION

Ticket Protector can protect the customer from losses resulting from the need to cancel a ticket purchase as a result of a sudden and unexpected circumstance. Ticket Protector is underwritten by Tokio Marine Insurance Singapore Ltd., with services provided by Allianz Global Assistance.

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- ✓ About the available cover and benefits in the "Description of Benefits" and the "Exclusions and Limitations"
- ✓ The definitions of certain words that apply to your policy, which are found in the "Words with Special Meanings"
- ✓ When "We Will Not Pay" a claim under each policy section applicable to the cover you choose and "General Provisions applicable to all Sections"
- ✓ The certain obligations of both parties in regards to "Claims"

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd., with services provided by Allianz Global Assistance.

YOUR POLICY AND PREMIUM

When you apply for the policy by completing our application we will confirm with you such details as: the period of insurance, your premium, excesses that apply to you and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the Certificate of Insurance we issue to you.

The premium we charge varies according the Ticket Cost. We tell you the total amount payable when you apply. The amounts due will be confirmed in your Certificate of Insurance.

The policy sets out the cover we are able to provide you with. You need to decide if the benefit limits, type and level of cover are appropriate for you and will cover your potential loss.

If you have any queries, want further information about the policy or want to confirm a transaction, please contact the General Enquiries Help line on +(65) 6327 2210.

Part II. EFFECTIVE DATE

Your Coverage begins from the moment of ticket issuance, which is the Effective Date. This is confirmed in your Certificate, which is sent to the email address You have provided. We reserve the right to reject applications.

Part III. TERMINATION DATE

Your coverage ends, on the event date shown on Your Certificate of Insurance, or the last day of a multi-day event, whichever is later.

Part IV. DESCRIPTION OF BENEFITS

(what is covered)

The following insurance benefits are designed to protect against situations or losses that result from sudden and unexpected conditions or events. The benefits do not cover conditions or events that, on the date of purchase; are either known to You or likely to occur.

Ticket Protector

What is Covered

Ticket Protector Coverage reimburses You up to the full cost of your Ticket(s) if You or Your Companion(s) are unable to use the insured Ticket(s) shown in Your certificate of Insurance due to one or more of the following Covered Reasons:

1. Any serious Injury or any unforeseen serious Illness occurring to You or Your Companion(s) which results in You or Your Companion(s) being unable to attend the event for which the insured Ticket(s) is (are) purchased. You or Your Companion(s) must be examined by a Physician within 24 hours of the cancellation and the Physician must advise You or Your Companion(s) not to attend the event.
2. Any serious Injury or any unforeseen serious Illness occurring to a Family Member which requires You or Your Companion(s) to provide Primary Care to that person and there is no other Family member available to undertake Primary Care. The Family Member must be examined by a Physician within 24 hours of the cancellation.
3. Any serious Injury or any unforeseen serious Illness occurring to a Family Member that is considered life threatening or requiring hospitalization. The Family Member must be examined by a Physician within 24 hours of the cancellation.
4. Your death or the death of Your Companion(s).
5. The death of a Family Member on or within thirty (30) days prior to the event date.
6. You or Your Companion(s) being required to serve on a jury or served with a court order or subpoena which requires the appearance of You or Your Companion(s) in court on the day of the event, and which prevents You or Your Companion(s) from attending the event.
7. Your home or the home of Your Companion(s) being made uninhabitable by fire, flood, burglary, vandalism, or natural disasters.
8. You or Your Companion(s) being directly involved in a traffic Accident on the day of the event that causes either: 1) an Injury to You or Your Companion(s); or 2) damage to the automobile that creates an immediate need for repair to ensure the safe operation of the vehicle. The vehicle accident must be notified to the Police or Insurance Company within 24 hours of the incident.
9. You or Your Companion(s) suffer an automobile breakdown on the day of the event provided that the breakdown is notified to a roadside recovery service or placed under repair in a garage.
10. You or Your Companion(s) are suddenly and unexpectedly required by an employer to undertake an overseas trip commencing within 7 days of the event, which results in You or Your Companion(s) being overseas on the event date. Your Employer must be able to provide a letter confirming the unexpected overseas trip within 24 hours of the cancellation.

What We will pay

We will pay the Ticket Cost, less any Refunds, for each unused Ticket up to the limits specified for each Ticket in Your Certificate of Insurance.

Part V. EXCLUSIONS AND LIMITATIONS

No coverage is provided for any loss arising directly or indirectly out of or as a result of the following:

1. Pre-Existing Conditions;
2. Intentionally self-inflicted harm, suicide or attempted suicide by You, Your Companion(s) or a Family Member;
3. Pregnancy, fertility treatments, Childbirth or elective abortion of You, Your Companion(s) or a Family Member;
4. Mental or nervous health disorders, including but not limited to: anxiety, depression, neurosis or psychosis; or physical complications related thereto of You, Your Companion(s) or a Family Member;
5. Alcohol or substance abuse; or conditions or physical complications related thereto of You, Your Companion(s) or a Family Member;
6. War (whether declared or undeclared), acts of war, military duty, civil disorder, or unrest;
7. Operating or learning to operate any aircraft as pilot or crew;
8. Your claim arises from being in control of a motor vehicle without the current Singapore motor vehicle licence or you are a passenger travelling in a motor vehicle that is in control of a person that does not hold a current motor vehicle licence valid for Singapore;
9. Nuclear reaction, radiation or radioactive contamination;
10. Natural disasters unless your home or the home of Your Companion(s) is made uninhabitable.
11. Terrorism or attempted Terrorism;
12. Utilisation of Biological Weapons of mass destruction, Utilisation of Chemical Weapons of mass destruction, and Utilisation of Nuclear Weapons of mass destruction
13. Financial Default;
14. Epidemic or Pandemic;

15. Pollution or threat of pollutant release, including air pollution;
16. Any unlawful acts committed by You, Your Companion(s) or a Family Member, whether they are insured or not;
17. Negligence by You, Your Companion(s) or a Family Member whether they are insured or not.
18. You or Your Companion(s): a) making changes to personal plans or b) having a business or contractual obligation, other than You or Your Companion(s) being suddenly and unexpectedly required by an employer to undertake an overseas trip commencing within 7 days of the event which results in You or Your Companion(s) being overseas on the event date.
19. The event being cancelled or delayed by the venue or promoter for any reason (including bad weather) unless as covered herein;
20. Prohibition or regulation by any government;
21. Any expected or foreseeable events
22. You, Your Companion(s) or a Family Member, hunt, race (other than on foot), engage in open water sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or from professional sport of any kind, or from parachuting or hang gliding.
23. Your claim arises due to participation by you or any travelling companion in trekking trips or expeditions (unless otherwise agreed by us).
24. You, Your Companion(s) or a Family Member dive underwater using an artificial breathing apparatus – unless you hold open water diving licence issued in Singapore or you were diving under licensed instruction.
25. You, Your Companion(s) or a Family Member travel in any air-supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

Maximum Limit of Liability: All limits are applied per ticket as shown on your Certificate of Insurance. The Company's maximum limit of liability resulting from the same occurrence, where the Company insures more than one person will be an aggregate total of SGD 2,500,000.

Part VI. CLAIMS

Claim Filing

1. A claim must be made within 72 hours of a Covered Reason occurring or as soon as reasonably possible.
2. Contact the Allianz Global Assistance claims center at +(65) 6327 2215; or email Ticket-protector-claims@allianz-assistance.com.sg
3. Within thirty (30) days of Our request You or Your representative must provide any requested proof of loss. Original, unused tickets must be remitted to Allianz Global during the claims process. Claims will not be accepted without this evidence.

Payment of Claims

1. All claims shall be made in Singapore Dollars (SGD).

Part VII. GENERAL PROVISIONS

1. Should you have a complaint arising out of a claim decision, please contact us (see Part IX. Contact Details). We will respond to your complaint within 5 business days, provided we receive all necessary information and have completed any investigation required. If we need more time, we will agree on a reasonable alternative time frame.
2. In the unlikely event of you remaining unsatisfied with our senior management decision, any dispute or difference in relation to your claim can be referred to arbitration in Singapore under Singapore law.
3. No agent or other person has authority to accept or make representations or information or alter, modify or waive any of the provisions of Your Policy.
4. All benefits payable will be paid to You or, if applicable, to Your estate or to Your Companion(s) if specifically requested by You.
5. Misrepresentations and Fraud: Coverage shall be void if, whether before or after a loss, You, Your Companion(s) or Your legal representative have concealed or misrepresented any material fact or circumstance concerning this Certificate or the subject thereof, or the interest of the insured therein, or if You or Your Companion(s) commits fraud or false swearing in connection with any of the foregoing.
6. You have a duty to make all reasonable efforts to minimize losses from any insured benefit or Covered Service.

Subrogation: We have the right to recover any payments We have made from anyone who may be responsible for the loss. You, Your Companion(s), and/or any person to whom We make a payment must sign any papers and do whatever is necessary to transfer this right to Us. You, Your Companion(s), and/or any person to whom We make a payment agree(s) to cooperate with Us and to do nothing after the loss that will adversely affect Our rights.

Physical Examinations and Autopsy: We have the right to physically examine You, Your Companion(s) or a Family Member as often as reasonably needed while a claim is pending. We may also require an autopsy in the case of death, where it is not forbidden by law. We will bear all costs for these.

Part VIII. Words with Special Meanings

Accident means an unexpected, unintended, unforeseeable event causing Injury.

Companion(s) means the intended recipient(s) of a ticket on the date of ticket purchase that is insured under Your Certificate of Insurance.

Coverage Period means the period from the effective date to the event date, as described in Your certificate of insurance, or the last day of a multi-day event, whichever is later.

Epidemic means a fast-spreading contagious or infectious disease or Illness in an area as documented by a recognized public health authority.

Family Member means You or Your Companion(s)' spouse; parent; child(ren), including children who are, or are in the process of becoming, adopted; sibling; grandparent or grandchild(ren); step-parent; stepchild; or stepsibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; nephew; legal guardian; or ward. Also, an employed caregiver who lives with You or Your Companion(s); or a person with whom You have lived for 12 continuous months prior to the coverage effective date.

Financial Default is a complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed **Hospital** means a licensed institution that is run mainly for the care and treatment of sick or injured persons as inpatients. Hospital does not mean a nursing home, convalescent facility, or long-term care facility.

Illness means a sickness, infirmity or disease that causes a loss that begins during a Coverage Period and is not a Pre-existing Condition. **Injury** means bodily Injury caused by an Accident or

Felony Assault, directly and independently of all other causes and sustained on or after the effective date of this coverage and before the termination date. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

Allianz Global Assistance means AWP Services Singapore Pte. Ltd. of 12 Marina View, #13 - 04 Asia Square Tower 2, Singapore 018961, who is authorised by Us to provide claims handling services as Our agent, not as Your agent. Allianz Global Assistance acts under an agreement with the Insurer which means that Allianz Global Assistance can handle claims and make recommendations of claim settlements to the Insurer and is jointly referred to as "We", "Our" and "Us" in this policy wording for this purpose only.

Allianz Global Assistance has also been appointed by Us as our Agents to arrange the policy and provide general advice and other services on Our behalf.

Pandemic means an Epidemic that is expected to affect an unusually large number of people or involves an extensive geographic area.

Physician means a person who is licensed and legally entitled to practice medicine in the applicable field for which services are delivered. A Physician may not be a Family Member.

Pre-existing Conditions means:

1. any injury occurring to You, Your Companion(s), or a Family Member prior to and including the effective date of Your insurance as shown on Your certificate of Insurance;
2. Any ongoing medical or dental condition, or related complication You, Your Companion(s) or a Family Member have, the symptoms of which you are aware of and which would cause a prudent person to seek diagnosis, care or treatment,
3. Any ongoing medical or dental condition or related complication You, Your Companion(s) or a Family Member have that is currently being or has been investigated by a Physician, dentist, chiropractor, or physiotherapist; or
4. Any medical or dental condition You, Your Companion(s) or a Family Member have for which

advice, treatment or medication has been prescribed by a Physician, dentist, chiropractor or physiotherapist, within 12 months prior to and including the effective date of Your Insurance as shown on Your certificate of Insurance

This definition of Pre-existing medical condition applies to You, Your Companion(s), or a Family Member.

Primary Care means taking care of the person who has suffered illness or injury, which in the opinion of a Physician was medically necessary.

Refund means:

1. Cash returned to You by the Supplier;
2. Any credits, recoveries or reimbursements You receive or are entitled to receive from Your employer, another insurance company, a credit card issuer or any other institution.

Supplier means SISTIC or the promoter of the event.

Ticket means an admission ticket to an event for a specific day and time.

Ticket Cost means the total amount paid for the ticket(s) and the booking fees, excluding handling fees.

Terrorism means an act or acts, of any person or group(s) of person, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorism can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s), incapacitating disablement or death amongst

Utilisation of Biological Weapons of mass destruction means the emission, discharge,

dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical Weapons of mass destruction means the emission, discharge, dispersal, release or escape of any

solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Nuclear Weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of missile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

We, Us or Our means the insurer of your policy, Tokio Marine Insurance Singapore Ltd. of 20 Mccallum Street #09 - 01 Tokio Marine Centre Singapore 069046, or its agent Allianz Global Assistance.

You or Your refers to the individual deemed the Policy Holder on the Certificate of Insurance.

Part IX. CONTACT DETAILS

Allianz Global Assistance Claims Enquiries call:

24 hours per day

+(65) 6327 2215

Email address:

Ticket-protector-claims@allianz-assistance.com.sg

General Enquiries call:

Monday - Friday, 09:00 - 17:00

+(65) 6327 2210

Email Address:

Ticket-protector-sales@allianz-assistance.com.sg

This insurance is underwritten by Tokio Marine Insurance Singapore Ltd., with services provided by Allianz Global Assistance.