

Cancellation insurance: TEMPORARY

Information document about the insurance product

Company: AWP P&C S.A. – Belgian branch, company number 0837.437.919,
an insurer recognised by the FSMA under code number 2769

Product: TICKETMASTER ticket cancellation

Global Assistance

Allianz 

This information document is designed to give a summary of the main benefits and exclusions. This document is not personalised according to needs and the information is not complete. For all other information about the insurance taken out, please refer to the general and special terms and conditions and/or contact the agent or the insurer.

What sort of insurance is this?

This policy offers cancellation insurance for admission tickets for events. Consult also [the general terms and conditions](#) of the contract for all information about the benefits, obligations, exclusions, and limitations. These general terms and conditions always have priority over any other document.



What is insured?

Cancellation:

- ✓ The repayment of the cancellation costs in the case of a reason covered by the insurance up to €200 per person.
- ✓ The cancellation is covered if the cause is illness, death, accident, or complications in the pregnancy of one of the insured persons.
- ✓ Severe material damage or burglary in the home of the insured person.
- ✓ Re-examination of the insured person.
- ✓ Birth of the child in the five (5) days immediately before the event.
- ✓ Theft of the admission ticket by means of violence or burglary.



What is not insured?

The following are excluded:

- ✗ Pregnancy and delivery except in the case of unexpected complications.
- ✗ Cancellation: at the time when the journey to the event has started with departure from Belgium.
- ✗ Administrative costs in the event of cancellation.
- ✗ Reasons for cancellation which cannot be demonstrated.



Are there limitations in cover?

The following are excluded:

- ! The disregard of decisions made by the government.
- ! Strike action, nuclear radiation, epidemics, quarantine, war, civil war, riots.
- ! Excessive use of alcohol, drugs, or medication.
- ! Existing claims and wilful intent.



Where am I covered?

- ✓ Worldwide.



What are my obligations?

When making a claim:

- Contact the insurer in case of a claim: In any case report the claim to Allianz Global Assistance in writing within seven (7) calendar days.
- In the event of an accident, have the illness or injury verified by a medical physician before the cancellation.
- Hand over the original documents as proof of material damage and, in the event of theft or vandalism, you must have a statement drawn up by the local police.
- The insured person must inform Allianz Global Assistance of the identity of other insurers who cover that same risk.



When and how do I pay?

The cover does not start until after the payment of the full and indivisible first premium to the insurer or the agent by the expiry date. The payment must be made in accordance with the options provided by the vendor of this contract. In any case the benefits do not take effect until after receipt of the first payment.

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When does the cover start and end?

In the case of the 'Cancellation of Tickets' benefit: The benefit starts as soon as this contract comes into force and ends at the time of the foreseen commencement of the journey to the booked event.



How do I terminate my contract?

The contract is terminated by registered letter, a letter with notice of delivery, or a writ.

In accordance with the Law on insurance policies, if the duration of the insurance is one (1) month or longer, it is possible to abandon the purchase up to 14 days after the purchase of the insurance.

TERMS AND CONDITIONS: CANCELLATION INSURANCE TICKETMASTER.BE

I. COMMON MEASURES

1. Definitions:

The meanings of terms used in this contract are:

- 1.1. Insurer: AWP P&C S.A. – Belgian Branch, (named in the text: Allianz Global Assistance), situated at Rue des Hironnelles 2 at 1000 Brussels, registered under the code 2769 – venture number: 0837.437.919.
AWP P&C S.A. – Belgian Branch is the Belgian branch of the French insurer AWP P&C S.A., rue Dora Maar at 93400 Saint-Ouen, France, RCS Bobigny 519490080.
- 1.2. Insurance holder: the physical or legal person who has subscribed to the contract with the insurer.
- 1.3. Insured persons: the subscriber and beneficiary of the ordered tickets. The insured persons have to be domiciled in a member state of the European Union or in Switzerland except for those areas that are not a geographical part of Europe and reside there for at least 9 months each year.
In these general conditions the insured persons are being referred to by using terms as “you” and “your”.
- 1.4. Home: your domicile, that has to be situated in a member state of the European Union or in Switzerland except for those areas that are not a geographical part of Europe.
- 1.5. Trip companion: the person with whom you have booked a ticket via Ticketmaster Belgium and whose presence is necessary for the good progress of the event.
- 1.6. The insured ticket: the ticket booked via Ticketmaster Belgium for a cultural or sport event. The contract has to satisfy the legal provisions which have been laid down.
- 1.7. Minor children: children under 18 years of age.
- 1.8. Illness: a disturbance in the state of health, as a result of a cause other than an accident, and having been certified and diagnosed by a doctor.
- 1.9. Accident: a sudden and external event, which, independent of your will, causes bodily injuries that are certified and diagnosed by a doctor.

2. The object of this contract:

Within the limits of the conditions and the capitals specified in the General and Specific Conditions, this contract guarantees the payment of the specified sums.

3. The duration of this contract – of the guarantee:

- 3.1. This contract is valid from the moment of the complete and correct subscription by the insurance holder online and ends at the beginning of the event for which you booked the ticket via Ticketmaster Belgium.
- 3.2. The guarantee: subject to the condition that premium has been paid, the guarantee takes effect once this contract enters into force, which has to be simultaneous with the booking of the ticket, and finishes at the start of the event.
- 3.3. Right to renounce: in accordance with the Belgian law regarding commercial practices and the information and protection of the consumer, you can renounce your acquisition until 14 days following the purchase of the insurance. If the subscription took place less than 14 days before the event, the time for reflection is valid until the day of the event.

4. Territoriality

Worldwide.

5. The maximum amount insured:

- 5.1. The insured amounts represent the maximum possible indemnity for the total duration of the insured period.
- 5.2. For every order, **the maximum insurable amounts are: 200 EUR/insured person in case of the guarantee 'Cancellation'.**

6. Subrogation:

Allianz Global Assistance is subrogated, to the limit of the compensation paid, in respect of your rights and actions against third parties.

If, by your doing, the subrogation cannot achieve its effects, Allianz Global Assistance can claim from you the compensation paid to the amount of the damage suffered.

7. Prescription:

Any action deriving from this contract is prescribed after three years dating from the event, which gave rise to the opening of the action.

8. Privacy:

Allianz Global Assistance is responsible for the administration and gathers personal data related to you which are necessary for the management of this contract (risk assessment and management of the commercial relationship) and possible claims including portfolio monitoring and prevention of abuse and fraud.

By subscribing to this contract, you explicitly authorise Allianz Global

Assistance to administer your health data for the purposes as described above and, if necessary, to communicate this information to third parties (experts, physicians, ...).

You authorise your physician to, in case of death, to establish and provide a statement about the cause of death to Allianz Global Assistance's consultant doctor.

You have the right to access and correct your data.

Warning:

All fraud or attempted fraud towards Allianz Global Assistance does not only lead to the termination of the insurance contract, but also to penal prosecution based on article 496 of the Belgian penal code.

9. Correspondence:

Allianz Global Assistance is domiciled in Belgium, Rue des Hironnelles 2 at 1000 Brussels, and all notifications have to be made to this address. Written communications to you, are validly sent to the address mentioned in the Specific Conditions or to an address that you communicate subsequently in writing to Allianz Global Assistance.

10. Applicable law – jurisdiction:

This contract is governed by its General and Specific Conditions, the provisions of the law regarding insurance contracts and Belgian legislation. All congratulation or complaint regarding Allianz Global Assistance's services can be delivered:

- by letter to our 'Quality' service;

- by fax: +32-2-290 65 26;

- by e-mail: quality@allianz-global-assistance.be.

In case you remain unsatisfied after the handling of your complaint by our services, you can appeal to the Insurance Ombudsman, 35 de Meeûsquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75.

All legal proceeding may only be dealt with by the competent courts in Brussels, Belgium.

II. CANCELLATION

1. The guarantee:

The reimbursement of the tickets booked via Ticketmaster Belgium when you cancel the ticket before the start of the event or if you can't attend the event.

2. The insured amount:

The amount insured is the price of the ticket mentioned in the Specific Conditions. This must be equal to the real price of the ticket. If the amount insured is lower than the price of the ticket, Allianz Global Assistance is only required to provide performances in proportion to the insured amount up to a maximum of this cost.

The maximum insured amount per order is 200 EUR/insured person.

3. Scope:

Provided that the reason invoked constitutes a major impediment, preventing you from attending the event, you can only cancel in the following cases:

- 3.1. Illness, accident, death or complication occurring during the pregnancy of:
 - You;
 - Your actual or legal spouse with whom you are living together;
 - Any person you ordinarily live with as part of a family;
 - Any blood relation or other relative up to and including the second degree or any minor blood relation or relative up to and including the third degree;
 - The person who supervises your children;
 - One of your companions with whom you would attend the event and whose ticket was simultaneously ordered with yours.
- 3.2. Your pregnancy as such if the event is scheduled to take place during the last 3 months of the pregnancy and if the contract was entered into prior to the start of the pregnancy.
- 3.3. Major and sudden material damage to your home, second home or professional premises, which could not be foreseen and this damage absolutely requires your presence and your presence cannot be postponed.
- 3.4. Disappearance or kidnapping of:
 - You;
 - Your actual or legal spouse with whom you are living together;
 - Any person you ordinarily live with as part of a family;
 - Any blood relation or other relative up to and including the second degree.
- 3.5. You are a professional soldier and you need to depart for a military or humanitarian mission, provided that this mission could not have been foreseen at the time of booking.

- 3.6. You or any person you ordinarily live with as part of a family is called on:
- To undergo an organ transplant;
 - For an unexpected and non professionally related military refresher exercise;
 - For an unexpected mission on behalf of an official humanitarian organisation;
 - For the adoption of a child;
 - As a witness before a court, following a court summons;
 - As a member of the jury for a Grand Jury trial.
- 3.7. You need to retake an exam, provided that it takes place during the event and that it is impossible to postpone the exam.
- 3.8. Your vehicle sustains serious damage during the 4 hours prior to the event preventing you from using it to reach the event.
- 3.9. The birth of your child during the 5 days prior to the event.
- 3.10. The theft of the ticket for the event from you home or car with force or traceable signs of burglary.
- 3.11. Loss or theft of the necessary ID documents (passport, identity card) to go to the event provided that the loss/theft incurs after the booking of the ticket and at least two months prior to the event. An official statement has to be made when the loss/theft of the documents incurs.
- 3.12. Your presence at work at the time and date of the event is requested in writing by your employer at least 72 hours prior to the event.
- 3.13. The cancellation for one of the reasons described in the articles 3.1. – 3.11. above of one or more persons who booked together with you and are insured by this contract if, because of their absence, you would have to attend the event alone.
This guarantee does not apply in case of a cancellation because of the reason described in article 3.12.

III. Your obligations

1. **The communication of claims in writing:**
As soon as possible, and in any case within 7 calendar days, declare the claim in writing to Allianz Global Assistance.
2. **The provision of useful information:**
Without delay, and in any case within 30 days, provide Allianz Global Assistance with all relevant details and answer to all requests for information in order to determine the circumstances and assess the extent of the claim.
3. **Medical assessment of physical injury:**
You must have the disease, or the injury in the event of an accident, medically assessed, before cancellation.
4. **Information in case of physical injury:**
Take the necessary measures in order to provide Allianz Global Assistance with the medical information relating to the person concerned. In addition, authorize Allianz Global Assistance's doctors to gather medical information relating to the person concerned. Also authorize the doctor designated by Allianz Global Assistance to examine the person concerned.
5. **Proof of material damage:**
Transmit to Allianz Global Assistance the originals of all documents concerning the circumstances, consequences and extent of your damage.
In case of theft or vandalism, immediately demand an official statement to the police authorities closest to the place where the incident took place or where it was first noticed by you.
6. **Circumstances for risk assessment by Allianz Global Assistance:**
Policyholders are required, both when entering into the contract and for the duration of the contract, to disclose all existing, new or amended circumstances to Allianz Global Assistance that are known to them and that they should reasonably consider as information that could impact Allianz Global Assistance's risk assessment.
7. **Other insurances:**
If you benefit from other insurances for the same risk, you are required to communicate the guarantees and identity of the insurers to Allianz Global Assistance.
8. **Sanctions in case of non-compliance with your obligations:**
If you fail to comply with one of your obligations and there is a link with the claim, your right to any performance under this insurance policy expires.
Not complying with your obligations, wilful omissions or wilfully making incorrect statements with fraudulent intent will always cause you to lose all entitlement to the performance under this insurance policy.

IV. EXCLUSIONS

Are excluded from the guarantee:

1. Any illness or accident and their consequences, existing at the time of the entry into effect of the guarantee concerned.
However, is not excluded: an unexpected recurrence or complication, following the entry into effect of the guarantee concerned, of an illness existing when the guarantee concerned enters into effect as long as this illness has been stable for two months prior to the entry into effect of the guarantee, and no treatment has been started or modified during the two months preceding the entry into effect of the contract.
2. Psychological, psychosomatic or nervous problems, except if at the time of the claim there is a permanent stay of more than 7 consecutive days in a health care institution.
3. Any circumstances except illnesses known or present at the time of entry into effect of the guarantee concerned, that could be reasonably expected to have led to the claim.
4. Abuse of medicines, drugs, narcotics or stimulants, drunkenness or alcoholism.
5. Intentional or voluntary acts and reckless behaviour except for suicide and suicide attempts.
6. Involvement in gambling, crimes or brawls, except in the event of legitimate self-defence.
7. Strikes, decisions of authorities, restrictions on free movement, radioactive rays, or the voluntary non-respect of legal or official provisions.
8. Wars, civil wars, insurrections, riots.
9. Terrorist acts and their consequences.
10. Epidemics and quarantine.
11. File charges.
12. All the consequences of exclusions mentioned in this contract.

Annex B-Privacy18

As of 25th May 2018, this annex will form an integral part of the insurance policy conditions. On our website www.allianz-assistance.be you can always find the latest version of the general terms and conditions and product conditions of the insurance policy.

Personal Data Protection

If you are the insured of the insurance contract you are going to conclude, we hereby invite you to read this explanatory memo very carefully. If the insurance contract is concluded in favour of persons other than yourself (for example, the employees or executives of your company, one or several third parties, ...), the rights and obligations set out in this memo remain fully applicable.

This statement explains what personal data we collect, how and why we collect it, and with whom this data is shared.

1. Who are we?

We are AWP P&C S.A. - Belgian Branch with registered office in Paris, France. We also operate under the name Allianz Global Assistance and are a part of Allianz Partners SAS. Our organisation is licensed to offer insurance policies and services. Allianz Global Assistance is responsible for protecting your personal data. In doing so, we comply with the applicable laws and rules on data protection.

2. What personal data do we collect?

If you apply for an insurance policy with us, we collect and process the following personal data:

- Name, address and place of residence.
- Sex, date of birth and age.
- Contact details (telephone number, e-mail address, etc.).
- Payment data (credit card, bank account, etc.).
- Cover details of insurance policies taken out.
- When using the website and apps: type of device, browser, language, date, time and IP address.
- For certain insurance policies: location data, number plate, travel data, nationality, ID, occupation and family composition.
- Results relating to sanctions screening and/or prevention of misuse and insurance fraud.

Additionally, we collect and process special personal data. Our emergency call centre provides direct assistance in case of a visit to the doctor, hospitalisation, a serious accident or death. If the emergency call centre finds it necessary, it can request data from an insured, relatives, aid workers and/or from the attending physician. It may provide this data to people involved in the emergency assistance. It also provides this information to our medical advisor.

3. For what purpose do we collect and use personal data?

Below are the purposes for which we may use your personal data. We also explain whether or not we need your consent.

Purposes	Is your consent required?
For accepting and performing your insurance policy or handling any claims covered by your contract, and for the compulsory transmission of information about your insurance situation.	No
For our financial administration.	No
For marketing activities. For example, aimed at increasing our customer base, or to inform you about products and services that may be of interest to you. We can do this by e-mail, post, telephone, website and apps. If you do not like this type of communication, you can object or withdraw your consent (see point 9).	Yes, unless we have a legitimate interest in processing
For profiling. This is the collecting, analysing and combining of your personal data into a profile. The aim is to tailor our communication and product offering to your personal preferences. Additionally, we use profiles to identify potential (business) risks.	Yes, unless we have a legitimate interest in processing
For automated decision-making. For example, to calculate the premium and the amount of your customer benefit or loyalty discount based on your profile. Also, to personalise your visit to our website by tailoring products, services, offerings and content to your preferences.	Yes, unless processing is necessary for the conclusion or performance of the insurance contract
Assessment through statistical analyses of the risk of your contract to further develop our products and services.	No
Prevention of misuse and (insurance) fraud, to combat and prevent money laundering and the funding of terrorism. Also, to protect the safety and integrity of the financial sector, our organisation, staff and clients.	No
To comply with the legal requirements (e.g. pay taxes).	No
To reinsure a risk. This means that we ourselves take out insurance to spread the risk.	No

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We may also receive personal data about you from the government and other organisations or people, such as intermediaries, authorised agents, employers, aid workers, claims handlers, other insurers, research firms or fraud prevention agencies.

Listed below are purposes for which we do not need your explicit consent. If this is the case, we process this personal data because we are allowed to do so and/or in order to comply with the requirements laid down by law; for example if the processing of data is necessary:

- For the conclusion or performance of an agreement.
- To protect your interests or those of someone else.
- To comply with legal requirements.
- For a task of general interest.
- Because we (or other parties) have a legitimate interest in doing so, except where your interests or those of a party concerned weigh more heavily. Want to know more about this? Contact us (see point 9).

If you do not wish to share your personal data with us, we are unable to offer you any insurance that is tailored to your specific needs. Additionally, we will be unable to manage your insurance policy or handle your claims.

4. Who has access to your personal data?

We ensure that your personal data is processed in a way which fits the above purposes.

Within the defined context of the purposes listed, and to the extent necessary, we also share your personal data with your broker, our reinsurer, our auditors, experts, legal advisors, as well as with Belgian or foreign administrations and authorities as part of our reporting obligations, social security agencies, health insurance funds, and other supervisory authorities. All these parties are responsible for protecting your data.

We may also share your data with parties whom we have instructed to process the data. They include: Allianz Group companies, advisors, experts, lawyers, repairers, doctors and service companies. These parties must not use your personal data for their own marketing activities without your consent.

We may share data in the event of a (planned) restructuring, merger, sale, joint venture, assignment or transfer, as well as in case of bankruptcy or transfer of (a portion of) our company, our assets or shares.

Finally, we may at any time share data to comply with legal requirements.

5. Where is my personal data processed?

Since our assistance is worldwide, your personal data may be processed both inside and outside the European Economic Area (EEA) by the parties listed under point 4. In this regard, we always make sure that we have arrangements in place regarding confidentiality and security, and that those arrangements are in line with the data protection rules. We never disclose your personal data to parties who are not entitled to process it.

If another company of the Allianz Group processes your personal data outside the EEA, we do so based on approved operating rules. This so-called Allianz Privacy Standard (Allianz BCR) provides adequate protection of personal data and applies to all companies of the Allianz Group. The Allianz BCR and the list of Allianz Group companies that comply can be found on www.allianz-assistance.be/nl/privacybeleid/. If the Allianz BCR does not apply, we take appropriate measures. These ensure that the transfer of personal data outside the EEA is equally well protected as inside the EEA. Want to know what those measures are? Contact us at (see point 9).

6. What rights do you have with respect to your personal data?

If it is allowed by law, you have the right:

- To request access to your personal data. This can be questions about how we get the data and why it is processed; or about the contact details of the responsible parties, the processors and other organisations with which data may be shared.
- To withdraw, at any time, your consent to the processing of personal data.
- To edit your personal data if it is incorrect or incomplete
- To ask that your personal data be fully deleted from our systems in certain circumstances, for example if we don't need it anymore for the aforementioned purposes pursued at the time of it being collected and processed, and we are under no legal obligation to keep your data any longer.
- To ask to restrict the processing in certain circumstances, for example to restrict the use of data whose accuracy is contested by you during the period when we have to verify it.
- To object to processing.
- To be able to transfer your personal data and receive it in a structured, commonly used and machine-readable format, for yourself or for a new insurer and/or another processor.
- To lodge a complaint with us and/or with the data protection authority: Gegevensbeschermingsautoriteit, Drukpersstraat 35, 1000 Brussel – www.privacycommission.be.

If you wish to use this option, you can contact us. Our contact details are listed under point 9. State your name, e-mail address, policy number (if you have a policy) and your question. You can also do this online using our application form on www.allianz-assistance.be/nl/privacybeleid/.

7. How can you object?

You can object to the further processing of your personal data or ask us to stop. We will comply with your request, except when, under the law, we have permission to continue processing. If you wish to object, you can contact us. Our contact details are listed under point 9.

8. For how long do we keep your personal data?

We keep your personal data for as long as necessary for the aforementioned purposes or for as long as required by a law. Therefore, the retention period may vary from insurance (guarantee) to insurance (guarantee).

9. How can you contact us?

If you have any questions about the way we use your personal data, complaints or about how to exercise your rights, send an e-mail or letter to:

Allianz Global Assistance

Att. Data Privacy Officer
Zwaluwenstraat, 2 – 1000 Brussel
E-mail: privacy.be@allianz.com

10. How often do we update this Privacy Statement?

We update this privacy statement regularly. The latest version is available on our website: www.allianz-assistance.be/nl/privacybeleid/. In the event of a significant change, we will inform you immediately. This privacy statement was last updated in April 2018.