

# TIKETTITURVA INSURANCE

As a client of Tiketti, you can take out a Tikettiturva insurance. Tikettiturva is valid for the event indicated on the ticket. Under Tikettiturva the original value of an unused ticket is compensated if you are unable to attend the event for the reasons stated in the terms and conditions. Such imperative causes of cancellation can derive from damages e.g. for your own health or your property.

## Who is the Insured?

The Insured is the Ticketholder of a ticket which includes Tikettiturva.

## What is compensated?

Under Tikettiturva, you will be compensated for the original value of an unused ticket purchased from Tiketti, not including the price of Tikettiturva, if you are unable to attend the event for the following, personal reasons:

- the death or the death of your next-of-kin, or an accident or unexpected and sudden onset of illness affecting either one of you, unavoidably prevents attendance of the event. The imperative nature of the cause of cancellation shall be evaluated on medical grounds
- unexpected, significant financial losses befall any of your property located in Finland, making it necessary for you to remain at the site where the loss occurred
- you are required to appear in court and the trial coincides with the event.

The value of one ticket included in season tickets, series of tickets or a package of tickets is calculated by dividing the total value of the tickets by the number of events. Any claims based on an insurance contract shall be made to the insurer within one year from the date at which the claimant becomes aware of an inforce insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence.

The following are considered the Insured's next-of-kin

- spouse, common-law spouse or registered partner
- children, children of the spouse, common-law spouse or registered partner, foster children and grandchildren
- parents, parents-in-law and grandparents.

Under Tikettiturva, no compensation is paid for additional expenses (such as travel and accommodation costs related to the event) or for the medical certificate. In addition, no accessories or additional services related to participation in the event are covered.

## What attachments do I need to the claims application?

A medical certificate, police investigation record or summons to appear in court stating the cause of cancellation must be delivered for payment of compensation. A prerequisite for the payment of compensation is that the cause of the cancellation has not emerged prior to concluding the insurance contract or purchasing the ticket.

## How do I apply for compensation?

Applying for compensation is easy and quick. Claims for compensation are submitted online through the Tiketti website [www.tiketti.fi/en/info/insuranceterms](http://www.tiketti.fi/en/info/insuranceterms)

If processes customers' personal data in compliance with the applicable insurance and data protection legislation. More information about processing personal data can be found at: [www.if-insurance.com/privacy](http://www.if-insurance.com/privacy)

More detailed information on Tikettiturva and claim instructions are stated in the terms and conditions for Tikettiturva.



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