

TIKETTITURVA, INSURANCE TERMS AND CONDITIONS

Policy Number to be filled in the claims application: 0007941950.

The Policyholder is the buyer of a ticket which includes Tikettiturva and the Insurer is If P&C Insurance Ltd (publ), branch in Finland.

1. The Insured

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

2. Validity of insurance

Tikettiturva is valid for the event indicated on the ticket. Tikettiturva may only be purchased simultaneously with the original ticket. Compensation is paid in accordance with the insurance terms and conditions, covers and sums insured which are valid at the time of the Tikettiturva's purchase. Tiketti provides If with information on tickets that include Tikettiturva.

3. Insurance content

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

- the death of the Insured or the Insured's next-of-kin, or an accident or unexpected and sudden onset of illness affecting either one of them, 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 the Insured's property located in Finland, making it necessary for the Insured to remain at the site where the loss occurred
- the Insured is required to appear in court and the trial coincides with the insured event.

This Insurance covers compensations insofar as they are not, or would not, have been paid on the basis of any law. A medical certificate, police investigation record or summons to appear in court stating the cause of cancellation is a requirement for payment of compensation. 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 in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence.

An accident refers to a sudden and unforeseeable occurrence which arises from an external factor and causes bodily injury, and which is unintended by the Insured. In addition, the following occurrences, unintended by the Insured, are considered accidents: drowning, heat-stroke, sunstroke, frostbite, gas poisoning, sudden injury caused by considerable fluctuations in air pressure and intoxication caused by a substance taken inadvertently.

Illness refers to a state which, following a physician's examination, can be cured, treated or alleviated through medical care.

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. 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.

In this context, 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.

The Insurance does not cover

- a loss event due to the influence of medication, alcohol, nicotine or other similar substances that the Insured has used for intoxication purposes
- a loss event caused by the Insured's consumption of alcohol or other intoxicating substances, or abuse of medication. Nor is compensation paid for poisoning, addiction or other consequences due to the use of alcohol, medication, drugs, nicotine or other substances, or the treatment of such conditions.

4. Insurance claim instructions

Claims for compensation are submitted online through the Tiketti website www.tiketti.fi/en/info/ticketinsurance

The Insured must send the following documents to the address mentioned in Section 5:

- written proof of the reason for cancellation (a medical certificate, police investigation record or summons to appear in court) in addition to
- the intact and unused original ticket, or for printable and SMS tickets, the order confirmation.

5. Contact information

Insurance and Claims:

- Insurance services, tel. +358 10 19 15 00
- Claims services, tel. +358 10 514 2243
- Address: If Insurance, Corporate Customers' personal insurance, P.O. Box 2026, 20025 IF, Finland.



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