



Event Ticket Cancellation Insurance



COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT PER TICKET in EUR
Ticket Cancellation Coverage	You are unable to attend <i>your event</i>	According to the premium booked up to 750

The above is only a brief description of the coverage available under this *policy*. Terms, conditions, and exclusions apply to all coverages. Please carefully review the *policy* for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to those terms when used in this Coverage Summary.

Important Notices

- The *policy* for the current product is an integral part of the insurance contract.
- The above-mentioned limits are applicable per person

OUR PROMISE TO YOU

For customer service, please:

Questions related to our insurance products

T: +359 2 995 18 43 (9:00 – 17:30h, Mon – Fri)

M: office.bg@allianz.com

www.allianz-assistance.bg

To file a claim, please visit: <https://allianz-protection.com>

WITHDRAWAL INFORMATION

You may withdraw from this contract within 14 days of receipt of the insurance *policy* without giving any reason. The withdrawal must be in written form (letter, e-mail). If the insurance contract was concluded by means of distance selling, the aforementioned right of withdrawal applies only to contracts with a term of more than one month. The withdrawal period begins with the notification of the conclusion of the insurance contract (= sending of the *policy* or insurance certificate), but not before *you* have received the *policy*/insurance conditions including the provisions on the determination or amendment of the premium and this instruction on the right of withdrawal.

Please send the notice of withdrawal to:

AWP P&C S.A., Bulgarian Branch

Att. Servicecenter

Str. Srebarna 16

1407 Sofia

e-mail: office.bg@allianz.com

In order to comply with the withdrawal period, it is sufficient that *you* send the declaration of withdrawal before the expiry of the withdrawal period. The declaration is also effective if it comes into the power of your insurance agent.

With the withdrawal, any insurance cover already granted and future obligations arising from the insurance contract shall end. If we have already granted cover, we shall be entitled to a premium corresponding to the period of cover. If you have already paid premiums to us in excess of this premium, we will refund this excess part without deductions. The right of withdrawal, applicable only to contracts with a term of more than one month, expires on the 14th day after the insurance contract is issued.



Complaints

Our aim is to provide first-class services. It is equally important to us to address *your* concerns. If *you* are ever dissatisfied with *our* products or service, you can contact *us* at any time: quality.at@allianz.com.

You can also submit *your* complaint with the local Regulator authorities in Bulgaria: Financial Supervision Commission, Sofia 1000, Bulgaria, str. Budapeshta 16, E: delovodstvo@fsc.bg, T: +359 2 9404 999, Working hours: 09:00 – 17:30 Mon-Fri

GENERAL CONDITIONS

ABOUT THIS POLICY

This *policy* is our contract with the *policyholder* that offers insurance coverage for a specific ticketed event. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If you have any questions, we are available during the opening hours, Mon.–Fri. Just visit us online or give us a call. And if your event arrangements change, please be sure to let us know so we can make any necessary updates to the *policy*.

This *policy* has been issued based on the information the *policyholder* provided at the time of purchase. We will provide the insurance described in this *policy* in return for payment of the premium and the *policyholder's* compliance with all provisions of this *policy*. You will also notice that some words are italicized. These words are defined in the "Definitions" section. Headings are provided for convenience only and do not affect coverage in any way.

WHO WE ARE

AWP P&C S.A., branch Bulgaria, str. Srebarna 16, 1407 Sofia, Bulgaria

AWP P&C S.A., branch Bulgaria is a registered entity in Bulgaria, as a branch of a foreign trader, under the provisions of "right of establishment" with UIC 202091075

We are the Bulgarian branch of the insurance company AWP P&C S.A., with registered address in France, str. "Dora Maar" 7, Saint Ouen 93400 and registration number 519 490 080

WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your *policy* consists of three parts:

1. *Policy*
2. General Insurance Conditions
3. Data privacy notice

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Insurance Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

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DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

Accident	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
Act of war	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
Authorized Ticket Provider	A company that has the required authorization or approval to distribute <i>event</i> tickets.
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, <i>vandalism</i> , lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
Cohabitant	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Doctor	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be the <i>policyholder</i> , <i>you</i> , an <i>event companion</i> , <i>your family member</i> , an <i>event companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .
Epidemic	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Event	The scheduled activity, which requires a fee to attend and is distributed by an <i>Authorized Ticket Provider</i> on a specific day(s) and time(s).
Event companion	A person who holds an <i>event</i> ticket, has paid the <i>event cost</i> and will attend the covered <i>event</i> with <i>you</i> .
Event Cost	A fee, including any service, handling, and parking fees, paid to attend an <i>event</i> on a specific day and time. The <i>event cost</i> does not include promotional items and donations.
Family member	<p>Your:</p> <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers;
Financial default	A complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
Illegal Act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Policy	The <i>event</i> insurance coverage purchased. The <i>policy</i> includes this General Conditions document, the confirmation of insurance and the privacy notice.
Policyholder	The person who purchased this <i>policy</i> .
Political risk	<p>Any one or more of the following:</p> <ul style="list-style-type: none"> • Any event, organized resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organized political or ruling group;

- Nationalization;
- Confiscation;
- Expropriation;
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Uprising;
- Military and usurped power.

Primary residence	Your permanent, fixed home address for legal and tax purposes.
Pre-existing medical conditions	<p>An <i>injury</i>, illness, or medical condition that, within the 120 days prior to and including the purchase date of this <i>policy</i>:</p> <ol style="list-style-type: none"> 1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>; 2. Presented symptoms; or 3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed). <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>For example, a sprained knee <i>you</i> have had treated in the 120 days prior to and including the purchase date of this <i>policy</i> will be considered a <i>pre-existing medical condition</i>. If <i>you</i> later are unable to attend the <i>event</i> because, for instance, the sprained knee now requires surgery, or because <i>your</i> recovery is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a <i>pre-existing medical condition</i>.</p>
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to attend an <i>event</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or an <i>event companion</i> has been exposed.
Refund	Cash, credit, or a voucher for future <i>events</i> that <i>you</i> are eligible to receive from the venue, event organizer, artist, <i>Authorized Ticket Provider</i> , another insurance company, a credit card issuer, or any other entity.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of your country of residence, and is committed for political, religious, ethnic, and/or ideological purposes, including to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk</i> , <i>war</i> , or <i>acts of war</i> .
Traffic accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes injury, property damage, or both.
Travel carrier	<p>A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:</p> <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. Local public transportation.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or <i>vandalism</i> (except where <i>vandalism</i> is a part or a result of a cause of loss excluded under this <i>policy</i>) has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or destination inaccessible or unfit for use.
Urgent home repair	An immediate repair that, unless completed, is likely to result in severe damage.

Vandalism	Any illegal act that intentionally causes damage to or destruction of public or private tangible property.
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether <i>war</i> has been officially or formally declared.
We, Us, or Our	AWP P&C S.A. –Branch Bulgaria, trading as Allianz Travel.
Weather emergency	<ol style="list-style-type: none"> 1. The local government or the National Weather Service issues an advisory against travel or event as a result of rain, snow, wind, or extreme temperature; or 2. A state of emergency due to weather is declared by the federal, state, or local government.
You or Your	The <i>policyholder</i> attending the <i>event</i> or a person attending the <i>event</i> whose <i>event cost</i> was insured under this <i>policy</i> on the <i>policy</i> purchase date and paid for by the <i>policyholder</i> .

WHEN YOUR COVERAGE BEGINS AND END

You are eligible for coverage if we accept *the policyholder's* request for insurance and send you an official confirmation of that. The *policy's* coverage effective date and coverage end date are indicated on *the policy* document.

The *policy* is effective the day we receive the request and the *policyholder* pays the full premium. The order and full premium must be received on or before the start of *your event*.

Coverage is only provided for losses that occur while the *policy* is in effect.

The policy will end on the earliest of:

1. The coverage end date listed in the *policy*;
2. The day the *policyholder* cancels the *policy*;
3. The day you cancel *your event* attendance.

However, if *your event* is rescheduled by the venue, promoter, artist, or *Authorized Ticket Provider*, we will extend *your* coverage period until the completion of the entire *event*.

After the *policy* ends, the premium is nonrefundable.

Please note that this *policy* covers the specific *event* for which it was purchased. It cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the insurance coverages that are included in the *policy*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

A. TICKET CANCELLATION COVERAGE

If you are not able to attend your event for a covered reason listed below, we will reimburse the *policyholder* for the non-refundable event cost, less available *refunds*, up to the maximum benefit for ticket cancellation coverage listed in the Coverage Summary. Please note that this coverage only applies before the start of the event.

Covered reasons:

1. You or an event companion becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following conditions applies:

- a. The illness, injury, or medical condition must be disabling enough to make a reasonable person not attend the event; and

2. A family member who is not attending the event becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor, require hospitalization, or require you to provide primary care to the person.

3. You, an event companion, a family member, or your service animal dies after the *policy's* coverage effective date and before the event.

4. You or an event companion is quarantined before your event due to having been exposed to:

- a. A contagious disease other than an epidemic or pandemic; or
- b. An epidemic or pandemic disease (such as COVID-19), but only when the following conditions are met:
 - i. The quarantine is specific to you or an event companion, meaning that you or an event companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
 - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including without limitation shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is attending an event. This condition (ii) applies even if the quarantine order or directive specifically designates you or an event companion by name to be quarantined.

5. You or an event companion is denied entry to your event based on a suspicion that you or an event companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied entry due to your refusal or failure to comply with rules or requirements of your event.

6. You or an event companion is denied boarding of the travel carrier or local public transport (including scheduled flights) being used to get to the event venue based on a suspicion that you or an event companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include being denied boarding due to your refusal or failure to comply with rules or requirements of the travel carrier or local public transportation.

7. You are unable to attend the event due to your pregnancy.

The following condition applies:

- a. You find out you are pregnant after you have purchased the *policy*.

8. You need to attend the birth of a family member's child.

9. Your or an event companion's vehicle is in a traffic accident or has a mechanical breakdown within 24 hours prior to the event which results in the vehicle being unable to be driven safely to the event.

10. You or an event companion misses your departure on a travel carrier because of a traffic accident.

The following conditions apply:

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*; and
- b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.

11. *Your* or an *event companion's* vehicle is stolen within 48 hours of the *event* which results in *your* inability to attend the *event*.

12. *You* are legally required to attend a legal proceeding on the day of the *event*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, judge, court clerk, law enforcement officer, or paralegal this would not be covered).

13. *Your* or an *event companion's* *primary residence* becomes *uninhabitable*.

14. *You* are required to be present for an unforeseeable *urgent home repair*.

The following condition applies:

- a. The *urgent home repair* is scheduled to take place within 12 hours of the *event*.

15. *You* or an *event companion* not arriving at the venue due to a delay or cancellation by the *travel carrier* used for transportation.

The following conditions apply:

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*; and
- b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.
- c. The delay or cancellation was not due to *financial default* of the *travel carrier*.

16. *Your* or an *event companion's* *primary residence* is permanently relocated by at least 150 km due to a transfer by *your* or an *event companion's* current employer. This coverage includes relocation due to transfer by *your* spouse's current employer.

17. *Your* or an *event companion's* employment is terminated by or *you* or an *event companion* are laid off by a current employer after this *policy's* purchase date.

The following conditions apply:

- a. The employment must have been permanent (not temporary or contract); and
- b. The employment must have been for at least 12 consecutive months.

18. *You*, an *event companion*, or a *family member* is called as a *first responder* to provide aid or relief.

19. A *weather emergency* occurs within 24 hours of the *event*, and the *event* is not cancelled by the venue.

20. *Your* or an *event companion's* ticket to the *event* is stolen, and the ticket cannot be reissued.

This section describes the general exclusions applicable to all coverages under the insurance. An “exclusion” is something that is not covered by this insurance policy, and, therefore, no payment or service would be available.

This *policy* does not provide any coverage, benefit, or service if providing such coverage, benefit, or service would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo. This applies if an economic or trade sanction or embargo imposed by the European Union, the United Nations, the United States of America, the United Kingdom or the Republic of Austria is directly applicable.

The insurance does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, an *event companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when this *policy* was purchased;
2. *Pre-existing medical conditions*;
3. *Your* intentional self-harm or if *you* attempt or commit suicide;
4. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in and covered under ticket cancellation coverage;
5. Fertility treatments or elective abortion;
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
7. Acts committed with the intent to cause loss;
8. An *illegal act* resulting in a conviction, except when *you*, an *event companion*, a *family member*, or your *service animal* is the victim of such act;
9. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under ticket cancellation coverage;
10. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered ticket cancellation coverage;
11. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
12. Nuclear reaction, radiation, or radioactive contamination;
13. *War* or acts of *war*;
14. *Civil disorder* or unrest;
15. *Political risk*;
16. *Terrorist events*;
17. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
18. *Travel supplier* or venue restrictions on any personal belongings, including medical supplies and equipment;
19. The *event* being cancelled or delayed by the venue, promoter, or artist for any reason;
20. Lost or stolen tickets, except as expressly covered under ticket cancellation coverage; or
21. Events for which the venue, promoter, or artist are liable and/or responsible.

CLAIMS INFORMATION

To make a claim, please visit the website www.allianz-protection.com. This will lead you to our online claims notification service where you can fill in an online claim form.

You can also get a claim form by:

- Email: claims.bg@allianz.com
- Phone: +359 2 980 00 29

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. You must give us as much detail as possible so we can handle your claim quickly. Please keep copies of all the information you send us.

Below is a list of the documents we will need in order to deal with your claim, if applicable.

- Detailed description of the circumstances that caused you to miss the event
- Copy of your unused event ticket or original unused e-ticket
- Where appropriate, travel tickets showing the dates and times of travel
- Copies of official documents issued by the authorities, showing the inability to participate the event, such as:
 - Medical certificate in case of illness, injury, death or pregnancy
 - Police report and/or report reference number in case of theft
 - Supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle you were travelling in, in case of a delayed/cancelled transport
- Details of any other insurance you may have that may cover the same loss e.g. insurer name, insurance type, insurance policy number
- If your claim results from any other circumstances, please provide evidence of these circumstances.

GENERAL PROVISIONS AND CONDITIONS

Applicable law/Jurisdiction:

Bulgarian law shall apply, place of jurisdiction shall be Sofia.

Loss of entitlement to insurance benefits:

We shall be exempt from paying benefits if you intentionally make false statements on the occasion of the covered event, in particular in the notification of the claim, conceal circumstances material to the claim or falsify evidence, even if this does not cause us any disadvantage.

When do we pay the compensation amount:

Our cash benefits are due upon completion of the investigations necessary to determine the insured event and the scope of the benefit. We will provide payment to Your bank account once all the required documents are provided and the claim is confirmed. The applicable provisions are the one stated in the Code of Insurance of Republic of Bulgaria.

Subsidiary agreements:

No intermediary is authorized to promise insurance coverage that deviates from the General Insurance Conditions listed above by means of verbal or written collateral agreements, or to make an assessment of a circumstance that is binding for the insurer.