Event ticket cancellation insurance

Insurance Product Information Document

Insurance Company: AWP P&C S. A.,Bulgarian Branch

Product: BG Event Ticket Cancellation 2504

This document provides a summary of key information about the insurance product and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product's general conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

What type of insurance is this?

Our product provides event ticket insurance and offers to individuals the following benefits:

What is insured?

Ticket Cancellation

Which events are insured?

- ✓ Death;
- ✓ Injury;
- ✓ Unexpected serious illness
- ✓ Individual quarantine
- ✓ Legal proceeding on the day of the event

What will be reimbursed?

- ✓ Amount of the ticket cancellation fees not refundable
- ✓ Sum insured: according to the premium booked

What is not insured?

Applicable to all coverages:

- x Existing illnesses that are not unexpected and were last treated prior to taking out the insurance or respectively to booking the event
- x Event tickets that have not been purchased from the authorized ticket seller

Are there any restrictions on cover?

- ! War or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
- ! Terrorist events, except when and to the extent that terrorist events are expressly referenced in the insured covers
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non-stabilized pre-existing medical conditions that were diagnosed or treated before policy purchase date
- ! Air, water or other pollution
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! The consumption of alcohol or drugs not medically prescribed

Where am I covered?

Event Ticket Cancellation applies to the event ticket booked. The event ticket cancellation insurance covers the insured persons of the purchased tickets.

What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;

- Inform the insurer in case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.

When and how do I pay?

Premium is paid at the time of the event ticket insurance subscription, by the means of payment accepted at the time of the purchase.

When does the cover start and end?

The ticket cancellation coverage begins on the date indicated in the insurance policy and ends with the start of the event.

How do I cancel the contract?

- Withdrawal – the insurance contract may be terminated within 14 days from the time of issue/ receipt of the insurance policy without obligation to state the reasons and without penalty. If the insurance contract is concluded through distance selling, the above right of withdrawal applies only to contracts with a term of more than one month;
- Termination – after the expiry of the 14-day period, the insurance contract may be terminated at any time, but the Insurer shall not refund the premium paid.