

Cancellation Insurance (MS-04-001-1)

Product Brochure, valid as of 1 January 2025.

INSURANCE COVER

The insurance reimburses the cost, or part of the cost, if you are unable to participate in the insured event.

SUMMARY OF THE INSURANCE

This is a summary of the insurance coverage and its main exclusions. Detailed information about the insurance can be found in the Insurance Policy and the Terms and Conditions, so read them carefully. The Insurance Terms and conditions can be found at www.mysafety.fi/ehdot (in Finnish). For more information about insurance coverage, please contact our customer service on 09 4270 4000.

POLICYHOLDER

The Policyholder is the person or the company who has concluded an insurance contract via Mysafety Oy (hereinafter referred to as "Mysafety").

THE INSURED – WHO THE INSURANCE COVERS

The insurance coverage applies to the person(s) whom the purchase relates to. If the Insured is prevented from participating and someone else takes their place, the new participant will be regarded as the Insured. When we write 'you' and 'your', we are referring to the Insured.

VALIDITY OF INSURANCE

The insurance is valid from the time at which the booking of the insured event was made and paid for and expires when you arrive at the event, and no later than when the event begins. The insurance is only valid for the specific event the policy was taken out for and cannot be renewed.

WHERE THE INSURANCE IS VALID

The insurance is valid worldwide.

WHAT THE INSURANCE COVERAGE APPLIES FOR

The insurance reimburses the cost, or part of the cost, of the insured event if you are unable to participate due to any of the following reasons:

- You suddenly fall ill, have an accident, or pass away.
- A close relative suddenly contracts an acute and serious illness or has an accident that is of such a serious nature that relatives need to be contacted.
- A close relative suddenly passes away.
- You need to stay at home or return home due to a burglary/break-in or substantial damage to your home caused by a fire, storm, flood, water leak, explosion, landslide, or vandalism. Substantial damage is defined as an event that prevents you from reasonably participating if the booking relates to.
- The doctor advises you not to participate.
- The means of public transport (including scheduled flights) used by you to travel from your home to the destination does not operate according to the pre-announced timetable.
- The Insured has been prevented from arriving at the destination due to that the vehicle used by the Insured is involved in a traffic accident or suffers a mechanical failure that requires repair in a garage in order to be able to continue travelling with the vehicle.
- You are summoned as a witness in a court proceeding.
- Your residence, route or destination is in such an area where the Police or other public authority officially advises against transport and staying outdoors due to snowfall, ice hazards, fog, storm, or similar situation. In the event of a weather warning from the Finnish Meteorological and Hydrological Institute, a red warning is required.
- If you are employed by the Finnish Defence Forces or the Finnish Rescue Services and deployed/sent on assignment at the time of the event and you were not aware of the deployment/assignment at the time of the booking.
- You are ordered to work by an employer (does not apply if self-employed).
- A babysitter you hired suddenly falls ill or is otherwise prevented from appearing and this occurs less than 48 hours before the event and no replacement has been found.

The insurance will also apply if you are dependent on a carer and the carer is unable to participate due to one of the reasons stated above.

A close relative refers to a spouse/cohabitant partner, sibling, own children, grandchild, parent, parent-in-law, grandparent, brother-in-law or sister-in-law, cohabitant partner's children, cohabitant partner's parents and as well as their own parents' cohabitant partner.

SIGNIFICANT LIMITATIONS AND EXCLUSIONS

The insurance does not cover:

- Cancellation due to an illness or injury known at the time of the booking. However, compensation for cancellation may be paid in the event of a sudden and unforeseen acute deterioration of a persistent or chronic illness provided that the persistent/chronic illness has not shown any symptoms, has not been subject to medical attention or care (other than a scheduled routine check-up), nor has treatment been changed within 6 months prior to the purchase of the insurance.
- Cancellation because of an ongoing or planned medical examination, treatment, or check-up for a confirmed or suspected health issue.
- Transport delays or that the vehicle is inoperable due to lack of petrol, engine oil, or battery charge.
- Any transport delays/vehicle breakdown or being inoperable caused by you.
- Transport delay because if you have not planned the trip taking weather conditions and other events affecting traffic or road conditions into consideration.
- Cancellation because of a change in plans or double booking.
- Cancellation because of anxiety, a change of mind or similar.

Compensation may be reduced if the injury is caused by the misuse of medicines or the use of alcohol, drugs, or other intoxicants.

MAXIMUM COMPENSATION

The maximum compensation is the price paid for the insured event, up to a maximum of 20 000 euro.

- If one or more Insured persons are unable to participate in the purpose the booking was made for and the reason for this is covered and eligible for compensation, but the purpose of the booking can be fulfilled with the other participants, compensation will be paid for the part corresponding to the cost of the non-participating Insured person(s).
- If the event relates to a special occasion, such as the celebration of a 50th birthday or a bachelorette party, and the person being celebrated is unable to be present due to one of the reasons listed under the points in the previous section regarding cancellation insurance, the insurance cover can provide compensation for the entire booking.
- If any of the Insured pass away suddenly and unexpectedly, the entire booking can be reimbursed, provided that the death was not directly or indirectly caused by a medical condition or injury that was known beforehand, displayed symptoms, or was undergoing medical treatment or a change of medication within 6 months prior to the purchase of the insurance.
- If one or more of the insured adult participants is not able to participate in the booked event due to an injury eligible for compensation, the insurance also applies to the other insured persons under the age of eighteen who otherwise would have had to attend the event without a guardian or other insured adult.
- If any of the Insured suffer an injury eligible for compensation and the booking is for at most two people, the entire booking can be reimbursed.
- If the organiser makes a refund, the amount refunded will be deducted from the compensation we pay.

DEDUCTIBLE

The insurance is without a deductible.

INSURANCE PREMIUM

The Insurance Premium is paid at the time of the booking.

INCORRECT OR INCOMPLETE INFORMATION

If you claim compensation with fraudulent intent, or have stated, concealed, or hidden something of material relevance to the assessment of the compensation, or have neglected your obligations under the insurance contract, or have not fulfilled your obligations in accordance with the terms and conditions, the compensation may be reduced in proportion to what is reasonable in view of the circumstances. The same applies to a loss caused by gross negligence or intentionally. You must submit all information of relevance to the insurance claim when reporting the loss and filing a claim.

IF WE CANNOT REACH AN AGREEMENT

If you are not satisfied with Mysafety's intermediation of insurance or you have other concerns or questions, you are always welcome to contact our Customer Service on 09 4270 4000 or by e-mail info@mysafety.fi. You can submit a complaint by telephone, e-mail and via a form on the website www.mysafety.fi/asiakaspalvelu (in Finnish).

The contact information for our Complaints Manager is asiakasvalitusvastaava@mysafety.fi. If you are not satisfied with a decision made in connection with a claim for a loss, we would like you to first contact Mysafety Oy to obtain advice on how you can have the case reconsidered. Perhaps a misunderstanding has occurred, or new facts or circumstances have emerged that may affect our assessment.

Mysafety's decision can be submitted to the Consumer Disputes Board, which issues recommendations for solutions based on consumer protection legislation. The opinions of the advisory service and the boards are free of charge.

You can always bring an action in a general court.

Recording of calls

We record phone calls:

- to verify transactions, and
- to manage the customer relationship.

Calls to our service numbers are charged over the fixed telephone network local network charge and calls made from mobile phones according to mobile phone charges.

TRYG FORSIKRING PROCESSING OF PERSONAL DATA

(Summary of the Privacy Policy)

Tryg Forsikring processes your personal data in accordance with the EU General Data Protection Regulation and supplementary Danish data protection legislation. The personal data that is processed is e.g. name, address, personal identity number, financial circumstances, payment information, other information needed for taking out, renewing, or modifying insurance coverage or other insurance administration, as well as information provided in connection with claims settlement, etc.

The data is usually collected from you as a customer but is also obtained from Mysafety Oy. The data may also be collected or supplemented and updated from governmental registries. The personal data is processed so that we can fulfil our obligations to you as a customer under the insurance contract, such as when investigating insurance claims and administering your contract for insurance.

Personal data may also be used as a basis for risk assessment, analyses, business development and statistics. For these purposes, data may be disclosed to our collaborative partners, within and outside of the EU and EEA area, Mysafety Oy, or companies within the Group. The data may also be required by law to be disclosed to authorities. The data is not retained longer than necessary for the purposes for which it has been acquired. For complete information about the processing of personal data, visit Tryg Forsikring at www.tryg.dk/om-tryg/person-datapolitik.

Tryg Forsikring is the data controller in its capacity as an insurer. If you want to receive information about what personal data about you is being processed, if you want to request a copy of the personal data that you have provided to us, or request a correction, etc., you can write to dpo@tryg.dk or Tryg Forsikring, Databeskyttelserådgiver, Klausdalsbrovej 601, 2750 Ballerup, Denmark. You can also request that the privacy statement be sent to you by post and inform you that your personal data may not be used for direct marketing.

MYSAFETY'S PROCESSING OF PERSONAL DATA

The insurance intermediary Mysafety Oy is the data controller and is responsible for the processing of your personal data in its capacity as an insurance intermediary. Also note our obligation that your personal data will be processed in compliance with the EU's General Data Protection Regulation (GDPR). For more comprehensive information about Mysafety's processing of personal data, see our Personal Data Policy published on our website.

You have the right to request that your personal data be corrected, blocked, or deleted, plus to request information about what personal data we process. Read more about your rights in our Personal Data Protection. In addition to the website, you can write to Mysafety Oy, Data Protection Officer, PL 5630, 00511 Helsinki or send an e-mail to our Data Protection Officer at tietosuoja@mysafety.fi.

Information on intermediation of insurance

The insurance is brokered as an insurance intermediary by Mysafety Oy, PL 5630, 00511 Helsinki, Business ID 2146117-2. Mysafety Oy is registered as an insurance intermediary with the Finnish Companies Registration Office, Mysafety is under the supervision of the Finnish Financial Supervisory Authority. The registration can be checked with the Office. The Financial Supervisory Authority supervises the activities of insurers and insurance agents in the Finnish market.

REMUNERATION

As an insurance intermediary, Mysafety receives a payment from the insurer, in this case Tryg Forsikring A/S. Remuneration includes commission for the insurance intermediary function (the intermediary's work on marketing, customer contact, mediation, and other services). In some cases, other reimbursement of costs may also be included in the fixed remuneration.

Mysafety's customer service and sales personnel do not give personal recommendations for the insurance they offer in accordance with the Act on Insurance Distribution (234/2018).

INSURER

Tryg Forsikring A/S, Erhvervsstyrelsen CVR-nr 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

SUPERVISORY AUTHORITY

Tryg Forsikring A/S is under the supervision of the national Financial Supervisory Authority in Denmark.

This is a translation of the original Finnish insurance Terms and Conditions. In case of discrepancy, the Finnish wording prevails.