

# Cancellation Insurance

## Product Brochure

Valid as of 1 September 2025

### Summary

This is a summary of the insurance 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.

For more information, please contact our customer service by phone at +358 9 4270 4000.

### Policyholder

The Policyholder is the person or the company that has entered into an insurance agreement through Mysafety AB, Suomen sivililike (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.

Hereinafter, "you" refers to all individuals covered by the insurance.

### Where the insurance is valid

The insurance is valid worldwide.

### Validity of insurance

The insurance becomes valid from the time at which the booking for the insured event has been made and paid. The insurance expires, when you arrive at the event for which the insurance was purchased, or at the latest, when the event begins.

The insurance is only valid for the specific event the policy was taken out for and cannot be renewed.

### What the insurance coverage applies for

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

### Insurance covers

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

- Your acute illness, accident, or death.
- A close relative's\* acute and serious illness or accident, which is of such a serious nature that it requires contacting relatives.
- A close relative's sudden death.
- You need to stay at home or return home due to a burglary or other substantial damage to your home caused by a fire, storm, flood, water leak, explosion, landslide, or vandalism. Substantial damage refers to an event that prevents you from reasonably participating in the event the booking relates to.
- A doctor's order.
- 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 preannounced timetable.
- You are unable to attend the event because the vehicle you are using participates in a traffic accident or suffers a mechanical failure that requires repair in a garage to be able to continue the journey.
- You are summoned as a witness in a court proceeding.
- Your home, the event location, or your travel route to the event passes through an area where the police or other authority has officially advised against transport or going outdoors due to snowfall, slipperiness, fog, storm, or similar phenomena. In the event of a weather warning from the Finnish Meteorological Institute, a red warning is required.
- If you are employed by the Finnish Defence Forces or the Finnish Rescue Services and you are assigned to duty at the time of the event and you were not aware of the duty at the time of the booking.
- You are required to work by your employer (does not apply if self-employed) and you were not aware of the work duty at the time of the booking.
- Your babysitter suddenly becomes ill or is otherwise prevented from appearing and this

occurs less than 48 hours before the event and no replacement has been found.

If you have an illness or disability that requires a personal assistant, the insurance also covers your assistant if they are unable to attend the event due to one of the reasons listed above.

\*) A close relative refers to a spouse/cohabitant partner, sibling, own children, adopted 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.

## Deductible

The insurance is without a deductible.

## What the insurance does not provide coverage for

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 due to an ongoing or planned medical examination, treatment, or check-up for a confirmed or suspected health issue.
- Transport delays or vehicle being inoperable due to lack of petrol, engine oil, or battery charge.
- Transport delays or vehicle breakdown caused by your own action.
- Transport delays resulting from not planning your trip with consideration for weather conditions or other factors affecting traffic or road conditions.
- Cancellation due to a change of plans or double booking.
- Anxiety, change of mind, or similar reasons.

Compensation may be reduced if the injury is caused by the misuse of medication, or by the use of alcohol, drugs, or other intoxicating substances.

## Safety regulations

You must follow normal, careful, and reasonable precautions to prevent damage.

The insurance includes safety regulations that you, as the insured, are required to follow. If these safety regulations are not followed, compensation may be reduced or denied entirely.

A reduction or denial of compensation may also be considered if the damage results from gross negligence on the part of the insured.

## Amount of compensation

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

## Compensation Rules

- If one or more Insured persons are unable to participate in the insured event and the reason for this is covered and eligible for compensation but the insured event can take place with the other participants, compensation will be paid for the part corresponding to the cost of the non-participating Insured person(s). For example, if one out of five persons is unable to participate, the insurance can reimburse 1/5 of the total amount paid for the booking.
- 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 point 5, 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.

## Insurer

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

Tryg Forsikring A/S is under the supervision of the Danish Financial Supervisory Authority.

## Insurance Representative

The Insurance representative is Mysafety AB, Suomen sivuliike, Business ID 3507854–5, Teollisuuskatu 21, 00510 Helsinki.

The Financial Supervisory Authority oversees the operations of the insurer and the branch of the foreign insurance representative on the Finnish market.

## Remuneration

As an insurance representative, Mysafety receives compensation from the insurer, in this case Tryg Forsikring A/S. Remuneration includes a commission for the representative's services (the insurance representatives 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 Finnish Insurance Distribution Act (234/2018).

## Recording of calls

We record phone calls to verify transactions and to manage customer relationships.

## Call Charges

Calls to our service numbers are charged according to the local network rate (LNR) when calling from a landline, and according to the mobile call rate (MCR) when calling from a mobile phone.

## Incorrect or incomplete information, and causing an insured event

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.

## If we cannot reach an agreement

If you are not satisfied with Mysafety's intermediation of insurance, please contact Mysafety first. There may have been a misunderstanding, or new circumstances may have arisen that could affect our assessment.

You can submit feedback using the form available at [www.mysafety.fi/asiakaspalvelu](http://www.mysafety.fi/asiakaspalvelu).

You can also reach our customer service by phone at +358 9 4270 4000 or by email at [info@mysafety.fi](mailto:info@mysafety.fi). [www.mysafety.fi/asiakaspalvelu](http://www.mysafety.fi/asiakaspalvelu) (in Finnish).

## Mysafety's Customer Complaints Officer

The contact information for our Complaints Officer is [asiakasvalitusvastaava@mysafety.fi](mailto:asiakasvalitusvastaava@mysafety.fi)

## Consumer Disputes Board

You may submit Mysafety's decision for resolution by the Consumer Disputes Board, which issues recommendations based on consumer protection legislation. The advisory service and the board's statements are free of charge.

## General court

You always have the right to bring the matter before a general court of law.

## Tryg Forsikring Processing of Personal Data

(Summary of our Privacy Policy)

Tryg Forsikring processes your personal data in accordance with the EU General Data Protection Regulation and supplementary Finnish 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 our partner or insurance representative. 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 for the purposes to partners within and outside the EU and EEA, to insurance representatives, or to other companies within the same 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/persondatapolitik](http://www.tryg.dk/om-tryg/persondatapolitik).

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](mailto: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 AB, Suomen sivililike 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 AB, Suomen sivililike, Data Protection Officer, P.O Box 5360, 00511 Helsinki, or send

an e-mail to our Data Protection Officer at [tietosuojaavastaava@mysafety.fi](mailto:tietosuojaavastaava@mysafety.fi).

This is a translation of the original Finnish Product Brochure. In case of discrepancy, the Finnish wording prevails.