

# Cancellation Insurance



## Insurance Product Information Document

Company: Mysafety AB, Suomen sivililike    Product: Cancellation Insurance

This document contains only the most important information relating to the Insurance contract. Full details of the product are available in other documents such as the Product Brochure and in the Terms and Conditions. For more information, visit [www.mysafety.fi](http://www.mysafety.fi). The insurance is issued by Tryg Forsikring A/S.

This is a translation of the original Finnish Insurance Product Information document (IPID). In case of discrepancy, the Finnish wording prevails.

### What type of insurance is this?

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



#### What is insured?

We will reimburse the cost of the event, or part of it, if you are unable to attend the event due to one of the reasons listed below.

- ✓ Your acute illness, accident, or death.
- ✓ A close relative's sudden death or acute and serious illness or accident.
- ✓ Significant damage at your home (e.g. burglary, fire, storm, or water leakage).
- ✓ A doctor's order.
- ✓ The public transport you use to travel from home to the event does not operate according to the preannounced timetable.
- ✓ Your vehicle participates in a traffic accident or suffers a mechanical failure that requires repair in a garage.
- ✓ You are summoned as a witness in a court proceeding.
- ✓ Your home, the event location, or your travel route is in/passes through an area where the police or other authority advises against going outdoors due to a weather phenomenon.
- ✓ You are required to work by your employer (does not apply to self-employed).
- ✓ Your babysitter becomes ill or is otherwise prevented from appearing and this occurs less than 48 hours before the event and no replacement has been found.

The maximum amount of compensation payable for the insurance is the price of the insured event, up to a maximum of 50 000 € in total.



#### What is not insured?

- ✗ Cancellation due to an illness or injury known at the time of the booking.
- ✗ 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.



#### Are there any restrictions on cover?

- ! If the organiser makes a refund, the amount refunded will be deducted from the compensation we pay.
- ! The Insurance does not cover cancellation due to change of plans or double booking.
- ! The Insurance does not cover cancellations caused by anxiety, change of mind, or similar reasons.





## Where is the insurance valid?

- ✓ The insurance is valid worldwide.



## What are my obligations?

- Provide accurate and complete information.
- Pay the insurance premium on time.
- Comply with the safety instructions.
- Submit a damage report to Mysafety without delay.



## When and how do I pay for the insurance?

The insurance premium must be paid at the time of booking.



## When does the insurance start and end?

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, or at the latest, when the event begins.



## How do I cancel the Insurance Policy?

The insurance is fixed term and therefore does not need to be cancelled.