

Cancellation Insurance

Terms and Conditions MS-04-001-1

Valid as of 1 September 2025

Introduction

- At the end of these insurance terms, you will find a list of definitions, i.e., explanations of certain words used in the terms.
- These are the product-specific terms applicable to your insurance. The content of your insurance agreement is determined by the insurance certificate, the general terms and conditions, and the product-specific terms.

1. 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").

2. 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" and "the insured" refers to all individuals covered by the insurance.

3. Where the insurance is valid

The insurance is valid worldwide.

4. Validity of insurance

The insurance becomes valid from the time at which the event covered by the insurance has been booked 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.

5. 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 any of the following reasons:

- Your acute illness, accident, or death.
- A close relative's acute and serious illness or accident that 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/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 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 pre-announced 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 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 workduty 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.

6. Deductible

The insurance is without a deductible.

7. 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 the use of alcohol, drugs, or other intoxicating substances.

8. 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.

9. Amount of compensation

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

10. 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.

11. Claim report

Submit a claim report to Mysafety without delay. In order for us to determine whether the incident is covered, you must provide us with the documents and information necessary to assess liability for compensation, and which can reasonably be requested from you to verify the incident. Your insurance compensation can only be paid once we have received the information and documentation needed to determine your entitlement to compensation.

Below are examples of documents that should be attached to the claim report:

- **If a close relative contracts an acute illness or has an accident:** a medical certificate confirming the specific illness or injury.
- **In the event of a burglary or significant damage to the Insured's home:** in the event of a burglary, a police report is required, for other incidents, information confirming the incident (for example decisions from the home insurance provider, images or newspaper articles).
- **If the Insured is advised by a doctor not to participate:** a medical certificate confirming the doctor's advice.
- **In the event of delays of public transport:** documentation confirming the delay or cancellation.
- **If the vehicle the Insured was travelling in has been involved in a traffic accident or has suffered a mechanical failure:** copy of the invoice from the garage or car breakdown service.
- **If the Insured is summoned as a witness in a court proceeding:** copy of the summons from the court confirming the dates you are expected to be available as well as when you were notified of this.
- **In the event of advice from the police or other public authority:** copy/link/reference to the advice.
- **If this Insured is ordered to work by an employer:** notice from the employer.

12. 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.

13. Limits to liability in the event exceptional

The insurance does not cover damage caused by:

- War (including cyber war), rebellion, revolution, terrorism (including cyber terrorism), strike, or other similar causes.

- Nuclear damage as described in the Nuclear Liability Act.

Sanctions

The insurance does not cover damage or payments of any benefits to the extent that the conditions of such insurance, payment of such damage or the conditions of such benefit would expose the Insurer or Mysafety to any form of sanctions, prohibition or restriction pursuant to a UN resolution or trade and economic sanctions, laws or regulations of the EU, Great Britain and Northern Ireland or the United States.

Terrorism

The insurance does not cover damage caused directly or indirectly by the spread of biological, chemical, or nuclear substances in connection with an act of terrorism. Terrorism refers to an act, including, but not limited to, the use of force or violence and/or threat thereof, by a person or group(s), acting alone or on behalf of someone or in collaboration with any organisation(s) or government(s) for political, religious, ideological or ethnic aims or purposes, including with the intention of influencing governments and/or putting the public, or parts thereof, in a state of fear.

14. 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.

15. 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

16. Contact Information

Customer Service

Website: www.mysafety.fi
Phone: + 358 9 4270 4000
Email: info@mysafety.fi

Claims Service

Website: www.mysafety.fi
Postal Address: Mysafety AB, Suomen sivuliike
P.O. Box 5360
00511 Helsinki

17. Definitions

Event

The event to which the insured booking refers to. For example, a concert.

Destination

The location where the booked event takes place.

Close relative

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

Cohabitant partners

Cohabitant partners refers to two people who permanently live together in a marriage-like relationship and have a shared household.

Insurance event

An insurance event is an occurrence that, according to the insurance contract and terms and conditions, is intended to be covered by the insurance.

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