

# 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, Finnish branch (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.

When we write 'you' and 'your', we are referring to the Insured.

### 3. Where the insurance is valid

The insurance is valid worldwide.

### 4. 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.

### 5. What the insurance coverage applies for

The insurance reimburses the cost, or part of the cost, of the insured event if the Insured is unable to participate due to any of the following reasons.

- The Insured suddenly falls ill, has an accident, or passes 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.
- The Insured needs to stay at home or return home due to a burglary/break-in or substantial damage to their residence 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 Insured is advised by a doctor not to participate.
- The means of public transport (including scheduled flights) used by the Insured to travel from their 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 to be able to continue travelling with the vehicle.
- The Insured is summoned as a witness in a court proceeding.
- The Insured's 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 Institute, a red warning is required.
- The Insured who is employed by the Finnish Defence Forces or the Finnish Rescue Services is deployed/sent on assignment
- at the time of the event and the Insured was not aware of the deployment/posting at the time of the booking.
- The Insured is ordered to work by an employer (does not apply if self-employed).
- A babysitter hired by the Insured 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 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.

## 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 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.
- Transport delays/vehicle breakdown or being inoperable caused by the Insured themselves.
- Transport delay as a result of the Insured not having 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,
- 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.

## 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 50 000 €.

## 10. Special Limitations and 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. Measures to be taken in the event of a loss and claim

Submit a claim notification 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 notification:

- **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 residence:** 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/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/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 the Insured has been deployed/sent on assignment by the Finnish Armed Forces or the Finnish Rescue Services Agency:** copy of the summons.
- **If this Insured is ordered to work by an employer:** notice from the employer.

You can report the loss at [www.mysafety.fi](http://www.mysafety.fi). You can also order the form from our customer service.

Contact details:

Mysafety AB, Finnish branch  
P.O Box 5360  
00511 Helsinki  
Customer service: +358 9 4270 4000,  
[www.mysafety.fi](http://www.mysafety.fi)

You must provide all information relevant to the insurance matter.

## 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/cyber war, insurrection, revolution, strike or similar
- nuclear damage described in the Nuclear Liability Act, regardless of where the nuclear damage occurred

### 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, Finnish branch, 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](http://www.mysafety.fi)

Phone: 09 4270 4000

Email: [info@mysafety.fi](mailto:info@mysafety.fi)

### Claims Service

Website: [www.mysafety.fi](http://www.mysafety.fi)

Postal Address: Mysafety AB, Finnish Branch

P.O. Box 5360

00511 Helsinki

## 17. Definitions

### Destination

The place where the booked event takes place.

### Event

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

### Close relative

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.

### Cohabitant partners

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

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