

Missed Event Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

Product: Eventim Missed Event Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides financial protection against an insured occurrence resulting in non-attendance of a pre-booked, pre-paid event.



What is insured?

- ✓ **Ticket Cancellation** – up to the Face Value of Ticket + Official Ticket Fees



What is not insured?

- The Insurer will not refund the cost of your ticket including documented official fees:
- ✗ If you cannot provide evidence that your ticket was unused.
 - ✗ If you cannot return your unused ticket or bar-coded booking voucher to the Insurer.
 - ✗ If you cannot provide official documentation for any ticket fees.
 - ✗ If you decide not to attend or fail to attend the event for a reason not covered by this policy.
 - ✗ If your injury or illness or death or that of an immediate family member or any person(s) in your group is caused by a change in medication, treatment for a pre-existing medical condition or is due to a normal symptom of pregnancy.
 - ✗ If you cannot provide a doctor's report for injury or illness.
 - ✗ If you carry out a criminal act that prevents you from attending the booked event.
 - ✗ If you are prevented from attending the booked event due to an outbreak of a contagious disease and the Government has imposed a ban on travel.
 - ✗ If you fail to allow sufficient travel time to reach the venue, including failure to comply with minimum check-in times when flying.
 - ✗ If you fail to reach the venue on time due to the refusal of an airline or other transport provider to carry you as a passenger.
 - ✗ If you are refused entry to the event by the event organizers for any reason.
 - ✗ If the event is cancelled, postponed, curtailed or relocated by the event organizers for any reason.
 - ✗ If you are unable to attend the event or the event does not take place due to an act of war, terrorism, invasion, hostilities (whether war is declared or not) civil war, rebellion, riot or civil commotion.
 - ✗ If you are unable to attend the event or the event does not take place due to strike or industrial action.
 - ✗ Any claim arising from any epidemic or pandemic as declared by the World Health Organisation.
 - ✗ Any claim arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus.



Are there any restrictions on cover?

- ! Event tickets must be purchased from Eventim UK.
- ! Only available to residents of the United Kingdom.



Where am I covered?

- ✓ You are covered for wherever your ticketed event takes place.



What are my obligations?

- Ensure the policy meets your needs.
- You must allow sufficient time to arrive at the venue.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- You must provide the original documents required to support your claim.



When and how do I pay?

You must pay when you buy the policy even if you are not attending the insured event until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

The cover commences as soon as the insurance policy is issued and ends once the pre-booked, pre-paid event has finished.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please email contact@ergo-travel.co.uk