

ERGO

Travel Insurance

Missed Event Insurance



Missed Event Insurance

| The Cover | Limit (£) per person |
|---------------------|---|
| Ticket Cancellation | Face Value of Ticket + Official Ticket Fees |

Insurer

Great Lakes Insurance UK Limited.

Purpose of the Insurance

To provide financial protection against an insured occurrence resulting in non-attendance of a pre-booked, pre-paid event.

Cover limit

The face-value ticket price + official ticket fees.

People who can be insured

This insurance is available only to residents of the United Kingdom.

Demands and needs statement

Missed Event insurance is typically suitable for those who wish to insure themselves against being unable to attend an event.

We have not provided **You** with any recommendation or advice about whether this product fulfils **Your** specific insurance requirements.

Missed Event Insurance

Welcome to Missed Event Insurance underwritten by 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>

This **Policy** is administered by ERGO Travel Insurance Services Ltd (ETI): registered in England and Wales, company number 11091555. Authorised and regulated by the Financial Conduct Authority (registered number 805870) and registered office: 10 Fenchurch Avenue, London, EC3M 5BN.

Important notes

We wish to bring to **Your** attention some of the important features of **Your Policy**.

Complaints

The **Policy** includes a Complaints Procedure, which tells **You** what steps **You** can take if **You** wish to make a complaint.

Cooling off period

The cover commences as soon as the **Policy** is issued. If the **Policy** does not meet **Your** requirements **We** can only refund **Your** premium within the first 14 days of **You** receiving the **Policy** or up to the date of the event (whichever is sooner).

Policy

This document contains full details of the cover provided plus the conditions and exclusions that apply. **You** must read this carefully.

Immediate Family Member

Your spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship, son, daughter (including adopted or foster child), mother, father, sister, brother, grandmother, grandfather, grandchild, fiancé(e) and next of kin, including the same in-law and step-relations.

Conditions and exclusions

There are conditions and exclusions that apply to the **Policy**.

Cyber-terrorism

The use of disruptive activities, or the threat thereof, against computers and/or networks, with

the intention to cause real-world harm or severe disruption of infrastructure.

Fraudulent claims

The making of a fraudulent claim is a criminal offence.

You/Your

Each insured person for whom the appropriate premium has been paid.

We/Us/Our

ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited.

What is covered

We will refund the cost of **Your** ticket if **You** are unable to attend a pre-booked event due to:

1. **Your** accidental bodily injury or illness or death or that of an **Immediate Family Member** or, where **You** have booked or bought **Your** ticket as part of a group, of any person(s) in that group due to attend the booked event with **You**;
2. **You** being advised by a qualified medical practitioner (doctor) not to attend for medical or health reasons;
3. The unforeseen cancellation or re-arrangement by the medical provider of **Your** in-patient appointment / scan / test where the new date means that **You** have to cancel **Your** trip to the event.
4. **Your** event tickets are stolen and **You** are unable to obtain a replacement prior to the event;
5. **You** being summoned for jury service, which **You** were unaware of at the time of booking;
6. **You** being summoned as a witness in a court of law, except as an expert witness in a professional capacity, which **You** were unaware of at the time of booking;
7. **You** being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and **Your** authorised leave being cancelled due to an unexpected emergency or a posting overseas which **You** were unaware of at the time of booking **Your** tickets or taking out this **Policy**, whichever is later;
8. **Your** redundancy (qualifying **You** to claim for payment under current Redundancy Payment Legislation) provided that such notice of redundancy is advised to us within 14 days of its announcement and **You** were unaware of it at the time of booking;
9. **Your** private dwelling becoming uninhabitable or requiring immediate repair following fire, storm or flood, or **Your** presence being required by emergency services in the 48 hours immediately before the booked event;
10. **Your** presence being required by the police following burglary at **Your** private dwelling in the 48 hours immediately before the booked event;
11. Travel delay as a result of:
 - a. The failure or delay of pre-booked public means of transport;
 - b. An accident or breakdown involving the car or public means of transport in which **You** are travelling, or an accident causing a traffic holdup or an accident in which **You** are providing first aid or withheld as a witness;
 - c. The private motor vehicle in which **You** are planning to travel in to the event being stolen in the 48 hours immediately before the booked event.

What is not covered

We will NOT refund the cost of Your ticket including documented official fees:

1. If **You** cannot provide evidence that **Your** ticket was unused;
2. If **You** cannot return **Your** unused ticket or bar-coded booking voucher to **Us**;
3. If **You** cannot provide official documentation for any ticket fees;
4. If **You** decide not to attend or fail to attend the event for a reason not covered by this **Policy**;
5. 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;
6. If **You** cannot provide a doctor's report for injury or illness;
7. If **You** carry out a criminal act that prevents **You** from attending the booked event;
8. 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;
9. If **You** fail to allow sufficient travel time to reach the venue, including failure to comply with

minimum check-in times when flying;

10. 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;
11. If **You** are refused entry to the event by the event organizers for any reason;
12. If the event is cancelled, postponed, curtailed or relocated by the event organizers for any reason.
13. 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;
14. If **You** are unable to attend the event or the event does not take place due to strike or industrial action.
15. If **You** are unwilling or refuse to attend the event.
16. If **You** are unable to attend the event or the event does not take place due to circumstances that were known or could reasonably have been anticipated at the time **You** booked **Your** event or purchased this **Policy**, whichever is later.
17. If **You** are unable to attend the event or the event does not take place due to an epidemic or pandemic as declared by the World Health Organisation.
18. If **You** are unable to attend the event or the event does not take place due to coronavirus including but not limited to COVID-19, or any related/mutated form of the virus.
19. If **You** are unable to attend the event or the event does not take place due to any consequences of **Cyber-terrorism** including but not limited to the delay or cancellation of flights due to the failure of critical systems;
20. If **You** are unable to attend the event or the event does not take place due to:
 - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts;
 - b. The use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

Conditions

1. **You** must provide **Us** with the original documents required by **Us** to support **Your** claim;
2. No costs incurred by **You** in submitting or providing evidence to support **Your** claim will be paid;
3. No payment will be made for travelling or associated expenses unless the expenses formed part of the pre-booked ticket price;
4. If **You** make a false or fraudulent statement or claim any cover under this **Policy** will be void;
5. **You** must allow sufficient time to arrive at the venue taking into account factors such as likely traffic conditions and where necessary take all reasonable steps to complete **Your** journey by an alternative route or means to those planned or pre-booked;
6. Obtain written confirmation from the public transport provider if **You** miss the event due to the failure or delay of the means of public transport on which **You** were travelling;
7. Obtain a police accident report if **You** miss the event because the private vehicle in which **You** were travelling was involved in an accident, or **You** were withheld as a witness;
8. Obtain a motor breakdown service or repairer's report if **You** miss the event due to the breakdown of the private vehicle in which **You** were travelling.

Making a claim

1. Before making a claim, please check this **Policy** to see whether **You** are covered;
2. Please remember to keep relevant original receipts and reports, as they will be required for any claim;
3. Claims should be notified as soon as possible and, in any event, no later than 7 days after the Event Cancellation;
4. Download a claim form from www.ergotravelinsurance.co.uk/eventim
5. Alternatively, telephone 01403 788 515.

You may be required to provide some or all of the following depending on the reason for **Your** claim, at **Your** own expense:

1. Original unused tickets and/or vouchers for all parts of the booking;
2. A doctor's report where **Your** refund request is due to accident or illness or a death certificate if

- requested;
3. The original jury invitation;
 4. In the event of burglary, theft of **Your** event tickets or vehicle the Police report with the crime reference number;
 5. The original witness summons requesting **You** to appear in court;
 6. Written proof of travel delay from transport provider, police or breakdown service;
 7. Any other reasonable evidence **We** request.

Complaints procedure

Any enquiry or complaint **You** may have regarding **Your Policy** should be addressed to:

The Managing Director,
ERGO Travel Insurance Services Ltd,
Afon House,
Worthing Road,
Horsham, West Sussex,
RH12 1TL

Email: contact@ergo-travel.co.uk

Important information - please read

We strongly recommend that **You** keep a record of all information given to **Us**, including telephone calls, copies of all letters, emails and the application and claim forms **Your** completed refund form whether in hard copy or online.

Financial Services Compensation Scheme

You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (<http://www.fscs.org.uk>) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Governing Law

The laws of the United Kingdom allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the United Kingdom where **Your** home is, unless otherwise agreed by **Us** in writing.

Data protection notice

Consent

We will only use **Your** personal data when the law allows **Us** to. Most commonly **We** will use **Your** personal data under the following two circumstances:

1. When **You** gave explicit consent for **Your** personal data, and that of others insured under **Your Policy**, to be collected and processed by **Us** in accordance with this Data Protection Notice.
2. Where **We** need to perform the contract which **We** are about to enter into, or have entered into with **You**.

How We use Your Personal Data

We use **Your** personal data for the purposes of providing **You** with insurance, handling claims and providing other services under **Your Policy** and any other related purposes (this may include

underwriting decisions made via automated means). **We** also use **Your** personal data to offer renewal of **Your Policy**, research or statistical purposes and to provide **You** with information, products or services that **You** request from **Us** or which **We** feel may interest **You**. **We** will also use **Your** personal data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

We collect and process **Your** personal data in line with the General Data Protection Regulations and all other applicable Data Protection legislation. The Data Controller is ERGO Travel Insurance Services Ltd. The Data Processor is Eventim UK Limited.

Special Categories of Personal Data

Some of the personal data **You** provide to **Us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing Your Personal Data

We will keep any information **You** have provided to **Us** confidential. However, **You** agree that **We** may share this information with Great Lakes Insurance UK Limited and other companies within the ERGO Group and with third parties who perform services on **Our** behalf in administering **Your Policy**, handling claims and in providing other services under **Your Policy**. Please see **Our** Privacy Policy (<https://www.ergotravelinsurance.co.uk/privacy-statement>) for more details about how **We** will use **Your** information.

We will also share **Your** information if **We** are required to do so by law, if **We** are authorised to do so by **You**, where **We** need to share this information to prevent fraud.

We may transfer **Your** personal data outside of the European Economic Area (“EEA”). Where **We** transfer

You personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your Rights

You have the right to ask **Us** not to process **Your** personal data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether **We** hold **Your** personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or **Our** business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further Information

Any queries relating to how **We** process **Your** personal data or requests relating to **Your** Personal Data Rights should be directed to:

Data Protection Officer, ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk

Phone: +44 (0) 1403 788 510

