

Pre-purchase information

Brief summary of information on the insurance cover

This is not the comprehensive terms and conditions of your policy, but rather a concise overview intended to summarise what your insurance plan covers. You have the right to receive this information before and after purchasing the insurance and it is important that you read through it. If you suffer a loss entitling you to make a claim, the full text of the policy's Terms and Conditions of Insurance together with your insurance policy's declarations page constitute the contract between you and us. of the policy's Terms and Conditions of Insurance together with your insurance policy's declarations page constitute the contract between you and us. The Terms and Conditions of Insurance may contain more limitations or exclusions and duty of care requirements than those listed here. You can find the full Terms and Conditions of Insurance at mysafety.se. If any specific insurance cover is particularly important to you, you can find out if it is encompassed within the insurance policy by contacting our Customer Service on 08 - 505 530 00.

The Insured – Who the insurance covers

The insurance applies for the company whose name and company registration number is stated in the insurance policy cover note and the persons whom the booking relates to. In this document, when we write "you," we mean "the Insured."

If the Insured person is prevented from participating and someone else takes their place, the new participant will be regarded as the Insured.

When the insurance takes effect

The insurance commences from the moment the order for the insurance is finalised, and terminates at the moment when the event the booking relates to concludes.

Where is the insurance valid?

The insurance provides worldwide coverage.

What the insurance coverage applies for

The insurance covers costs incurred in connection with that an event cannot take place as planned in whole or in part. What is meant by "event" is what is included in the insured booking.

Cancellation insurance for the person the booking relates to

The insurance reimburses the cost, or part of the cost, of the paid booking if the Insured is unable to participate in the event due to any of the following reasons:

- The Insured or a close relative has suddenly fallen ill, suffered an accident, or passed away. A close relative refers to a spouse/cohabitant partner (*sambo/särbo*), sibling, own children, stepchild, grandchild, parent, stepparent, parent-in-law, grandparent, brother-in-law or sister-in-law.

- The Insured person needs to stay at home or return home earlier from the event due to a burglary/break-in or substantial damage to their residence caused by a fire, storm, flood, water leak, explosion, landslide or vandalism.
- The Insured is advised by a doctor not to participate.
- The public transport that the Insured person would use to travel to the event does not run according to the pre-announced schedule.
- The Insured has been prevented from arriving at the destination where the event is to take place due to that the vehicle used by the Insured is involved in a traffic accident or suffers a mechanical failure.
- The Insured's residence, or a journey to the place where the event is to take place, is located in or passes through such an area where the Police or other public authority officially advises against staying outdoors and transport due to snowfall, ice hazards, fog, storm or similar situation.
- Within 48 hours of when the event is due to take place, the Insured's babysitter becomes ill, suffers an accident, or encounters an obstacle preventing them from working and no replacement is found.

Cancellation insurance for the company the booking relates to

The insurance reimburses the cost, or part of the cost, of the paid booking if the event can not take place due to that:

- the principal person has been adversely affected by any of the above-mentioned insured events. The "principal person" refers to a person who has such a central role in the event that without their participation it cannot be held without a significant negative impact.
- The transport carrier to the event cancels, is delayed or reschedules with the consequence that the event cannot take place.

The insurance also covers and provides reimbursement for:

- Reasonable and necessary additional costs incurred arising out of a sudden and unforeseen event or incident adversely affecting, for example, speakers, technical equipment, catering, artists/performers, transport or the venue. The additional cost refers to costs that are considered essential for the implementation of the planned event.
- Costs or part of the costs of a cancelled activity that was planned.
- Planned activity that cannot be held due to a change by the organiser in the date/time of the activity.

Significant limitations and exclusions

The insurance does not cover nor provide reimbursement for:

- Loss as a result of an illness or injury known at the time of the booking. However compensation may be paid in the event of a sudden and unforeseen acute deterioration of a persistent or chronic illness provided that the 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 with the cause being related to an ongoing or planned medical examination, treatment or check-up for a confirmed or suspected health issue.
- Transport delays or vehicle breakdowns caused by the insured themselves or as a result of the insured not having planned the trip with regard to, for example, weather conditions and other traffic-affecting events.
- Transport delays or that the vehicle is inoperable due to lack of petrol, engine oil, battery charge or other fuel/lubricants.
- Costs related to events that are not encompassed within the insured booking.
- Costs that are to be refunded by the organiser.

Maximum compensation per insurance period (12 months)

The amount paid for purchase of the booking, not to exceed SEK 500,000.

If one or more Insured persons are unable to participate in the event and the reason for this is covered and eligible for compensation but the 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 organiser makes a refund, the amount refunded will be deducted from the compensation that we will pay.

Deductible (excess)

The insurance is without a deductible.

Duty of care precautions – what the Insured must do to avoid a loss or injury

If the duty of care precautions are not complied with, any compensation may be reduced or no compensation at all will be paid.

The compensation may be reduced if the Insured person's misuse of medicines or use of alcohol, illicit drugs or other intoxicant has contributed to the loss incurred.

The Insured person should not participate in the event if a doctor advises against this.

When the payment for the insurance policy is to be made

If you request to pay by paper invoice, there is an additional charge for each invoice. The premium must be paid according to the applicable payment terms and conditions. The insurer's liability begins at the start of the insurance period. If the insurance is not paid when due, we have the right to cancel it 14 days after sending a written notice of cancellation. If you pay the insurance premium before then, the policy will remain in effect.

Incorrect or incomplete information

If you have intentionally or negligently provided incorrect or incomplete information when the insurance was taken out, the compensation may be reduced by a special deduction. In more serious cases, this may result in no compensation being paid at all. In the assessment, the degree of intent or negligence is important, as well as the extent to which, and the terms and conditions under which, we would have granted the insurance cover if we had been aware of the true situation and other facts and circumstances.

If we cannot reach an agreement

If you are not satisfied with MySafety's intermediation of insurance or have other concerns or questions, you are always welcome to contact our Customer Service on 08-505 530 00. You can submit a complaint by telephone, e-mail and via a form on the website. Read more about how to submit a complaint and about the possibilities for reconsideration and contact information on our website, www.mysafety.se, "Customer Service – if you are not satisfied". The contact information for our Complaints Manager is klagomalsansvarig@mysafety.se. If you are not satisfied with a decision made in connection with a claim for a loss, we would like you to first contact Mysafety Försäkringar AB in order to obtain advice on how you can have the case reconsidered. Perhaps a misunderstanding has occurred or new facts or circumstances have emerged that may affect our assessment.

If you are still not satisfied after MySafety's reassessment decision, you can contact Trygg-Hansa's Complaints Manager. You can reach Trygg-Hansa's Complaints Manager by filling out the form at: <https://www.trygghansa.se/om-trygghansa/inte-nojd>. You can also obtain advice on issues relating to insurance or claims settlement by contacting the Swedish Consumers' Insurance Bureau www.konsumenternas.se. In addition you also have the possibility to turn to Hallå Konsument, www.hallakonsument.se, the municipal department for consumer guidance for advice and assistance. For contact details, visit your municipality's website. As a private individual, you also have the possibility to turn to the National Board for Consumer Disputes, www.arn.se. Plus you always have the option of filing a lawsuit in a court of general jurisdiction.

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Trygg-Hansa's Processing of Personal Data

(Summary of our Privacy Policy)

Trygg-Hansa processes your personal data in accordance with the EU General Data Protection Regulation and supplementary Swedish data protection legislation. The personal data that is processed is e.g. name, address, personal identity number, financial circumstances, payment information, other information needed for taking out, renewing or modifying insurance coverage or other insurance administration, as well as information provided in connection with claims settlement, etc.

The data is usually collected from you as a customer, but is also obtained from Mysafety Försäkringar AB. The data may also be collected or supplemented and updated from governmental registries. The personal data is processed so that we can fulfil our obligations to you as a customer under the insurance contract, such as when investigating insurance claims and administering your contract for insurance.

Personal data may also be used as a basis for risk assessment, analyses, business development and statistics. For these purposes, data may be disclosed to our collaborative partners, within and outside of the EU and EEA area, Mysafety Försäkringar AB, or companies within the Group. The data may also be required by law to be disclosed to authorities. The data is not retained longer than necessary for the purposes for which it has been acquired. For complete information about the processing of personal data, see Trygg-Hansa's Privacy Policy on <https://www.trygghansa.se/om-trygghansa/om-webbplatsen/personuppgifter>.

Trygg-Hansa is the data controller in its capacity as an insurer. If you want to receive information about what personal data about you is being processed, if you want to request a copy of the personal data that you have provided to us, or request a correction, etc., you can write to dpo@trygghansa.se

MySafety's Processing of Personal Data

The insurance intermediary Mysafety Försäkringar AB is the data controller for its processing of your personal data in its capacity as an insurance intermediary and has a responsibility to ensure that your personal data is processed in accordance with the EU General Data Protection Regulation.

For more comprehensive information about MySafety's processing of personal data, see our Personal Data Policy published on our website.

You have the right to request that your personal data be corrected, blocked or deleted, plus to request information about what personal data we process. Read more about your rights in our Personal Data Protection and Privacy Policy. In addition to what is available on our website, you can write to Mysafety Försäkringar, Data Protection Officer, Box 45110, 104 30 Stockholm, or telephone our Customer Service line on telephone number 08-505 530 00, or send an e-mail to our Data Protection Officer at dataskyddsbud@mysafety.se.

Information on intermediation of insurance

The insurance is brokered as an insurance intermediary by Mysafety Försäkringar AB, Box 45110, 104 30 Stockholm, company registration number 556522-0612. Mysafety Försäkringar AB is registered as an insurance intermediary with the Swedish Companies Registration Office, 851 81 Sundsvall, Sweden. MySafety is authorised to act as an intermediary of insurance in all insurance classes and is under the supervision of the Swedish Financial Supervisory Authority, Box 7821, 103 97

Stockholm. You can verify that the licence corresponds to what is represented by contacting the Swedish Companies Registration Office or the Swedish Financial Supervisory Authority.

Liability insurance

As an independent insurance intermediary, MySafety has liability insurance coverage with Allianz Global Corporate & Speciality, Sweden branch, Regeringsgatan 54, 111 56 Stockholm. Telephone number 08-505 021 22. In the event that you have a claim for damages due to the intermediation of insurance that MySafety has not reimbursed, you have the right to make a claim for compensation directly against the liability insurance. This must be done within 10 years from the earliest date on which the reimbursement under the insurance cover could be claimed. The maximum amount per loss incident is EUR 1,250,618 and in any one year the maximum amount of compensation payable is EUR 5,002,472 million.

Remuneration

As an insurance intermediary, MySafety receives a payment from the insurer, in this case Trygg-Hansa. The payment includes a commission for the insurance intermediation of insurance itself (the insurance intermediary's work with marketing, customer contacts, brokerage and other services). In some cases, other reimbursement of costs may also be included in the fixed remuneration.

Insurer

The insurer is Trygg-Hansa Försäkring Filial, SE-106 26 Stockholm, Sweden, with company registration number 516403-8662. Branch of Tryg Forsikring A/S, Danish Business Authority's CVR no. 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

Supervisory authority

Trygg-Hansa is under the supervision of the national Financial Supervisory Authority in Denmark and the national Financial Supervisory Authority in Sweden.

Legislation

Swedish law is the governing law applicable to the agreement between you and us.

Valid from 1 December 2023.