

# Cancellation Insurance



## Fact Sheet for the insurance product

Company: Mysafety AB Product: Cancellation Insurance

This is a product sheet, full details of the insurance policy are available in other documents such as the pre-purchase information and full terms and conditions. For further information, visit [www.mysafety.se](http://www.mysafety.se). The information document includes insurance coverage from our insurer Trygg-Hansa Försäkring Filial, Filial to Tryg Forsikring A/S.

This is a translation of the original Insurance Product Information document (IPID). In the event of any discrepancy, the Swedish version shall prevail.

### What type of insurance is this?

The insurance may reimburse your part of the cost for the insured activity if you are unable to attend due to one of the reasons covered in the insurance.



#### What is included in the insurance cover?

The insurance applies if:

- ✓ You suddenly fall ill or have an accident.
- ✓ You suffer a sudden and unforeseen acute illness or complications due to pregnancy.
- ✓ An impartial doctor advises you not to participate.
- ✓ A close relative of yours contracts an acute illness or has an accident of such a serious nature that the attending doctor or nurse deems that a close relative should be contacted.
- ✓ You or a close relative of yours should die suddenly.
- ✓ You need to stay at home or return home due to a burglary/break-in or substantial damage to your permanent residence.
- ✓ The public transport that you are supposed to be using to reach your destination is cancelled or delayed.
- ✓ The vehicle you are travelling in to the destination is involved in a traffic accident or suffers a mechanical failure that requires repair by a workshop in order for the vehicle to continue its journey.
- ✓ You are summoned as a witness in a court proceeding.
- ✓ Your residence, route or destination is located 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 Swedish Meteorological and Hydrological Institute, an orange warning level is required.
- ✓ You are ordered by your employer to work overtime, or if your employer orders you to interrupt your granted leave.
- ✓ You are employed by the Swedish Armed Forces or the MSB and are deployed or sent on assignment at the time of the activity.
- ✓ Your babysitter suddenly falls ill or is otherwise prevented from attending and this occurs less than 48 hours before the activity and no replacement can be found.
- ✓ You are dependent on a carer and the carer is unable to attend the insured activity due to one of the reasons listed above.



#### What is not included in the insurance 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.
- ✗ Vehicle becomes inoperable at your home address or an equivalent location from where the direct journey to the destination starts.
- ✗ Transport delays/vehicle breakdown or being inoperable caused by the Insured themselves.
- ✗ Cancellation as a result of an ongoing or planned medical examination, treatment or check-up for a confirmed or suspected health issue.



#### Are there any limitations on what the insurance covers or exclusions?

Stated below are examples of what is not included in the insurance:

- ! Claim amount exceeding SEK 200,000.
- ! Insurance premium.
- ! Cost of donations and similar.
- ! Service charges and fees for payment method and delivery.
- ! VAT that is charged if you are liable to pay this.
- ! Cancellation of activity.
- ! Cancellation as a result of a change in plans, double booking, anxiety, a change of mind or similar.



### Where is the insurance valid?

- ✓ The insurance provides worldwide coverage.



### What are my obligations?

- Provide accurate and complete information.
- Comply with the duty of care precautions.
- In the event of a loss, you must submit the claim to Mysafety without delay.



### When and how should I pay?

The insurance is paid for at the time of booking the insured activity.



### When does the insurance start and when does it end?

The insurance is valid from the time when the booking of the insured activity is made and paid for.

The insurance expires at the point when you arrive at the activity, and no later than at the time when the activity begins.



### How can I cancel the insurance policy?

The insurance expires automatically at the end of the period of insurance. If your need for insurance cover ceases you have the right to cancel the insurance with immediate effect.