

# Cancellation Insurance

## Terms and Conditions MS-02-002-1

Valid from 17 November 2025

### General information

- This is a translation of the original Swedish Terms and Conditions. In the event of any discrepancy, the Swedish version shall prevail.
- At the end of these Terms and Conditions you can find a list of definitions, explaining certain words and concepts used in the terms and conditions.

Your insurance is an agreement comprising:

- your insurance policy, and
- these Terms and Conditions.

The following also apply to the agreement:

- the Swedish Insurance Contracts Act (FAL), and
- Swedish law.

### 1. Validity

#### 1.1. Policyholder

The private individual or company that has taken out the insurance via Mysafety AB (hereinafter referred to as "Mysafety").

#### 1.2. The Insured – who the insurance covers

The insurance coverage applies to the person(s) to whom the booking relates.

If one of the insured participants is prevented from attending and another person attends in his/her place, the new participant will be considered to be insured instead, provided that at least one of the regular insured participants is still attending the insured activity. If all the tickets are resold or given away, the insurance will cease to be valid.

When we say "you" and "the Insured" below, we are referring to all persons covered by the insurance.

#### 1.3. Scope – where the insurance applies

The insurance provides worldwide coverage.

#### 1.4. What is insured

The paid cost of participation in the insured activity, for example the cost of a purchased concert ticket.

### 2. What the insurance coverage applies for

If the Insured is unable to attend the insured activity due to any of the reasons listed under points 2.1 – 2.14, the

insurance may reimburse the Insured's part of the booking cost, up to the amount of the insurance compensation.

#### 2.1. You contract an illness or have an accident

The insurance applies if you suddenly fall ill or have an accident.

#### 2.2. You suffer complications as a result of pregnancy

The insurance applies if you suffer a sudden and unforeseen acute illness or complications due to pregnancy. A prerequisite for compensation being paid is that the illness/complication is not of such a nature that it may be considered to be common in a normal pregnancy, such as fatigue, nausea or pregnancy-related pelvic pain.

#### 2.3. You are advised by a doctor not to participate

The insurance applies if an impartial doctor advises you not to participate in the insured activity.

#### 2.4. A close relative contracts an illness or has an accident

The insurance applies if 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.

#### 2.5. Death

The insurance applies if you or a close relative of yours should die suddenly.

#### 2.6. Substantial damage to your home

The insurance applies if you need to stay at home or return home due to a burglary/break-in or substantial damage to your permanent residence caused by a fire, storm, flood, water leak, explosion, landslide or vandalism.

"Substantial damage" is defined as an event or incident that means that you cannot reasonably participate in the insured activity.

#### 2.7. Delays affecting public transport

The insurance applies if you are unable to reach your destination before the time of the activity due to the cancellation or delay of the public transport (including scheduled flights) that you are supposed to be using to reach your destination, and no other equivalent transport option is available.

## 2.8. Damage to vehicle

The insurance applies if you are unable to reach your destination before the time of the activity because the vehicle you are travelling in 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. A prerequisite for compensation being paid is that the incident occurred after you left your home or equivalent location from where the direct journey to the destination begins.

## 2.9. You are summoned as a witness

The insurance applies if you are summoned as a witness in a court proceeding. A prerequisite for compensation being paid out is that you were not aware of this at the time of booking.

## 2.10. Advice from the police or public authority

The insurance applies if 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.

## 2.11. You are ordered to work

The insurance applies if you are ordered by your employer to work overtime, or if your employer orders you to interrupt your granted leave, as a result of an unforeseen event that jeopardises the company's operations.

Not being granted leave or having your regular shift scheduled or rescheduled in such a way that it clashes with the timing of the activity is not equivalent to being ordered to work.

This compensation component does not apply if you are self-employed.

## 2.12. You are deployed/sent on assignment by the Swedish Armed Forces or the Swedish Civil Contingencies Agency (MSB)

The insurance applies if you are employed by the Swedish Armed Forces or the MSB and are deployed or sent on assignment at the time of the activity. A prerequisite for compensation being paid out is that you were not aware of the deployment/assignment at the time of booking.

## 2.13. Your babysitter falls ill or is prevented from attending

The insurance applies if 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.

## 2.14. Your carer suffers a loss eligible for compensation

The insurance applies if you are dependent on a carer and the carer is unable to attend the insured activity due to one of the reasons listed under points 2.1 – 2.13. A prerequisite for compensation being paid is that no replacement can be found.

## 3. Deductible

The insurance is without a deductible.

## 4. Exemptions – what the insurance does not cover

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.
- Transport delays or that the vehicle is inoperable due to lack of petrol, engine oil, or battery charge.
- Vehicle becomes inoperable at your home address or an equivalent location from where the direct journey to the destination starts, for example the vehicle does not start when the journey to the destination is due to start.
- Transport delays/vehicle breakdown or being inoperable caused by the Insured themselves.
- Transport delays as a result of the Insured not having planned the trip taking weather conditions and other known events affecting traffic or road conditions into consideration.
- Cancellation as a result of an ongoing or planned medical examination, treatment or check-up for a confirmed or suspected health issue.
- Cancellation as a result of a change in plans, double booking, anxiety, a change of mind or similar.
- Cancellation due to repetitive strain injury.
- Insurance premium.
- Cost of donations and similar.
- Cancellation of activity.
- Service charges and fees for payment method and delivery.
- VAT that is charged if you are liable to pay this.

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

- You should not use medicines incorrectly.
- You should not use alcohol, drugs or other intoxicants in such a way that puts you at risk of illness or accident.

## 6. Maximum amount of compensation

The maximum compensation is the cost of the insured activity, up to a maximum of SEK 200,000 in total.

## 7. Compensation rules

- If one or more Insured persons are unable to participate in the insured activity and the reason for this is covered and eligible for compensation, but the insured activity can take place with the other participants, compensation will be paid for the part corresponding to the part of the booking 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. When calculating the compensation, no consideration is given to who paid the booking cost.
- If the activity relates to a special occasion and the person being celebrated is unable to be present due to one of the reasons listed under point 2, the insurance cover can provide compensation for the entire booking. A prerequisite is that you can prove that the insured activity relates to such a special occasion.
- If any of the Insured should 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 six months prior to taking out the insurance.
- If one or more of the insured adult participants is not able to participate in the insured activity 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 activity without a guardian or other insured adult.
- If any of the Insured should 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.

## 8. Insurance claim

In the event of a loss, you must submit the claim to Mysafety without delay. In order for us to determine whether the loss incident is eligible for compensation, you need to provide us with the information and documentation that might reasonably be requested to confirm the loss incident. Your insurance compensation can only be paid once we have received the information and documentation that enable us to determine whether you are entitled to compensation.

Below you will find examples of documents that you may need to attach in connection with your claim:

### Illness or accident affecting a close relative and doctor's advice

- A medical certificate confirming the illness, injury and/or advice, and the date thereof.

### Death

- A death certificate or other document confirming the death.

### Substantial damage to your home

- Police report in the event of a burglary/break-in.
- Document confirming the incident, such as a decision on compensation from the home insurance company.

### Delays affecting public transport

- Document confirming the delay/cancellation, the scheduled departure time and when the delay/cancellation was notified.
- Copy of your travel ticket.

### Damage to vehicle

- Copy of the invoice from the garage/car breakdown service.

### You are summoned as a witness

- Copy of the summons setting out the dates you are expected to be available as well as when you were notified of this.

### Advice from the police or public authority

- Copy or link to the advice.

### You are ordered to work

- Signed certificate from your employer.

### You are deployed/sent on an assignment

- Copy of the notification.

## 9. General Terms and Conditions

### 9.1. Insurance intermediaries

The insurance is brokered as an insurance intermediary by Mysafety AB, company registration number 556522–0612. Postal address: Box 45110, SE-104 30 Stockholm. Mysafety is registered with the Swedish Companies Registration Office as an insurance intermediary and is under the supervision of the Swedish Financial Supervisory Authority.

As an insurance intermediary, Mysafety receives a payment from the insurer for the insurance which it acts as an intermediary. Remuneration includes commission for the insurance intermediary function (the intermediary's work on marketing, customer contact, mediation and other services). In some cases, other reimbursement of costs may also be included in the fixed remuneration.

### 9.2. Liability Insurance

Mysafety has liability insurance coverage with Allianz Global Corporate & Specialty, Sweden Branch. Address: Regeringsgatan 54, SE-111 56 Stockholm Telephone: 08-505 021 22

If 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 1,564,610, and in any one year the maximum amount of compensation payable is EUR 6,258,450.

### 9.3. Insurer

The insurer for this insurance 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.

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

### 9.4. Period of insurance

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.

Unless specifically stated otherwise in the Terms and Conditions, the insurance only applies to any loss due to an insurable loss event occurring during the period of insurance. Each claim is settled according to the agreement that was in force at the time when loss occurred, even if the loss is reported at a later date.

### 9.5. Possibility of renewal of the insurance

The insurance is only valid for the period of insurance the policy was taken out for and cannot be renewed.

### 9.6. Cancellation

#### 9.6.1. Your entitlement to cancel the insurance

The insurance expires automatically at the end of the period of insurance. If your need for insurance cover ceases, for example if you have sold your ticket or your ticket has been lost and a new ticket cannot be issued, you have the right to cancel the insurance with immediate effect.

If the insurance is cancelled, you will be refunded the part of the premium to which you are entitled.

#### 9.6.2. Mysafety's right to cancel the insurance

##### Exceptional circumstances

If there are exceptional circumstances for refusing insurance, Mysafety may cancel the insurance with effect at the end of the period of insurance. If we cancel the insurance, we will notify you of this in writing at least one month before the expiry of the period of insurance.

##### If you fail to pay the premium on time

If you fail to pay the premium on time, Mysafety may cancel your insurance. The insurance will then cease to be valid 14 days after we have sent you a written notice of cancellation.

##### Increased risk of loss

If a circumstance that is of material importance and which forms the basis of the insurance should change in a way that Mysafety or the Insurer cannot be assumed to have taken into account, and which entails that the risk of loss increases, we are entitled to cancel the insurance. The insurance will then cease to be valid 14 days after we have sent you a written notice of cancellation.

##### Neglecting obligations

If the Policyholder or other Insured has materially neglected their obligations in relation to Mysafety or the Insurer, we are entitled to cancel the insurance. The insurance will then cease to be valid 14 days after we have sent you a written notice of cancellation.

### 9.7. Payment of the premium

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

### 9.8. Insurer's right to obtain repayment / Right of recovery

To the same extent that we have paid compensation for a loss, we take over the right to claim compensation from the party responsible for the loss. You may not reach an agreement with the party responsible for the loss if this means waiving all or part of your entitlement to compensation from that party.

If, after a loss has occurred, you waive your entitlement to compensation from another party under a contract, guarantee or similar, or waive your right of recovery, the insurer's liability to pay compensation will be limited accordingly and any insurance compensation paid will be repaid to the insurer.

### 9.9. Statute of limitations/Limitation of actions

You will lose your entitlement to compensation or other cover if you do not file a lawsuit against us within ten years of the date on which your right to compensation or cover under the policy arose. If you have notified us of the loss within the time limit set out above, you will always have six months to file a lawsuit against us after we have given a final decision on the claim. Filing a lawsuit means applying for a hearing in court.

### 9.10. Duplicate coverage

If the same interest has been insured against the same risk with more than one insurance company, each of the insurance companies is liable to the Insured as if that company alone had granted the insurance cover. However, you are not entitled to compensation (insurance benefits) from the insurance companies at a combined amount greater than the total amount of the loss incurred. If the aggregate of the limits of liability exceeds the loss, the liability will be divided between the insurance companies according to the ratio of the limits of liability.

If you have several insurance policies covering the same loss, you are entitled to decide which insurer to turn to for compensation.

### 9.11. Late payment interest

If, despite you having done everything required of you, it takes more than one month before you receive compensation, we shall be liable to pay late payment interest in accordance with the Swedish Interest Act (1975:635). We do not pay out interest of less than SEK 100.

### 9.12. Duty of disclosure

As the Insured, you are obliged to provide information that may be relevant to the question of whether insurance should be granted, extended or renewed. If any circumstances affecting your insurance should change, you must notify Mysafety of this as soon as possible.

If, either intentionally or through negligence that is not insignificant, you have provided inaccurate or incomplete information that is relevant to the insurance, this may result in Mysafety terminating or amending the insurance and in Mysafety and the insurer being exempted from liability for the insured event that has occurred. If, in fulfilling your duty of disclosure, you have otherwise acted fraudulently or in bad faith, the insurance agreement may become invalid. Premiums paid for the

period up to the date when the insurance ceases to apply or is amended are not refundable.

### 9.13. Reduction of insurance compensation

In some cases, the insurance compensation may be reduced (cut) because you have failed to comply with your obligations under the terms and conditions and the law. If such a reduction applies, an assessment is carried out based on what is reasonable bearing in mind in the circumstances of the case. In certain special cases, for example if you have deliberately caused the insured event, the compensation may be reduced by 100%, i.e. not be paid at all. Below, you can read more about the situations where a reduction of the insurance compensation may apply:

#### Incorrect information about your insurance

The information on which your insurance is based is set out in your insurance policy. It is your responsibility to check that this information is correct and to contact us if anything is incorrect or if any information set out in the policy needs to be changed. If you fail to do this, the compensation may be reduced.

#### In the event of a loss and claim

If you have provided inaccurate information or withheld information that is relevant to your entitlement to compensation, and this has been done deliberately or through gross negligence, the compensation may be reduced.

#### Infringement of duty of care precautions

Your insurance policy contains "duty of care precautions". The duty of care precautions describe how you should behave and what measures you must take to reduce the risk of a loss occurring.

If you have failed to comply with the duty of care precautions, the compensation in the event of a claim may be reduced.

#### Causing an insured event

If you have intentionally caused the insured event or exacerbated the consequences of an insured event, you will not receive any compensation. If you have caused the insured event through gross negligence, the compensation may be reduced.

#### Infringement of the rescue obligation

When an insured event has occurred or is feared to be imminent, you must take measures to prevent or limit the loss to the best of your ability, for example by alerting the fire brigade in the event of a fire. If you fail to do this, the compensation may be reduced.



#### 9.14. General restrictions

##### War

The insurance does not cover damage caused by war, war-like events, civil war, revolution or civil unrest.

##### Damage from nuclear activities

The insurance does not cover damage that has been caused directly or indirectly by nuclear activities.

##### Criminal act

The insurance does not cover loss or damage that has arisen in connection with you having committed or participated in an intentional criminal act that, under Swedish law, can lead to imprisonment.

##### Force majeure

The insurance does not cover losses that occur if the investigation of the loss and claims adjustment, other measure, or payment of compensation is delayed due to force majeure. Force majeure refers to events such as war (including cyber warfare), war-like events, civil war, military exercises, revolution, riots, terrorism (including cyber-terrorism), nuclear or nuclear process, governmental measures, seizures, strikes, blockades, general interruption of the electricity network, general interruption of data or telecommunications connections, or similar event.

##### Supplier guarantee

The insurance does not cover loss for which the supplier or other party is liable by law, a guarantee or similar undertaking, unless you can demonstrate that the liable party is unable to fulfil this.

##### 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 Mysafety or the insurer to any form of sanctions, prohibition or restriction pursuant to a UN resolution or trade and economic sanctions, laws or regulations of the EU, the UK 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.

#### 9.15. Common claims register (GSR)

The insurer is entitled to register reported claims in connection with this insurance in a common claims register (GSR) for the insurance industry. The data controller for the GSR is GSR AB, Box 24171, SE-104 51 Stockholm. See [gsr.se](https://gsr.se) for more information regarding the processing of data contained in the register.

#### 9.16. If you are not satisfied

##### 1. Contact the insurance claims adjuster

In the first instance, contact the person who handled your case. Perhaps a misunderstanding has occurred or new facts or circumstances have emerged that may affect our assessment.

##### 2. Contact the Complaints Manager

###### Complaints regarding Mysafety

If you are still not satisfied, you can request to have your case reviewed by Mysafety's Complaints Manager. The Complaints Manager acts as an independent party when reviewing your case. The request must be made no later than 6 months from the date you received notification of our final position. You can contact the Complaints Manager by e-mail: [klagomalsansvarig@mysafety.se](mailto:klagomalsansvarig@mysafety.se).

###### Complaints regarding the insurer

If you instead wish to submit comments on issues relating to the insurer, such as the Terms and Conditions or the handling of your case, please contact Trygg-Hansa's Complaints Manager.

You can contact Trygg-Hansa's Complaints Manager by filling out the form at [trygghansa.se/om-trygghansa/inte-nojd](https://trygghansa.se/om-trygghansa/inte-nojd).

##### 3. Other means of redress and guidance

###### National Board for Consumer Complaints (ARN)

If your case has been reviewed and you are still not satisfied, you can contact ARN's special department for insurance issues. ARN is a government agency whose main task is to settle disputes between consumers and businesses, although it does not deal with disputes concerning medical assessments.

Telephone number: 08-508 860 00

Web address: [arn.se](https://arn.se)

Postal address: Box 174, SE-101 23 Stockholm

###### The Swedish Consumers' Insurance Bureau

As a private citizen, you can receive free information and guidance on insurance issues by contacting the [Swedish Consumers' Insurance Bureau](https://www.konsumentverket.se).

###### The Swedish Consumer Agency

The Swedish Consumer Agency provides information and guidance on insurance issues. Visit [konsumentverket.se](https://konsumentverket.se).

### Municipal consumer advice bureau

You can also turn to the municipal consumer advice bureau for advice and assistance. Some municipalities have facilities for personal visits while others offer guidance by e-mail and telephone. To find out what your municipality in particular offers, visit the Swedish Consumer Agency website ([konsumentverket.se](http://konsumentverket.se)).

### Ordinary court

You also have the option of bringing the dispute to an ordinary court for legal examination.

## 9.17. Processing of personal data

### The insurer's collection and processing of personal data (summary of the 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 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 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 at [trygghansa.se/om-trygghansa/om-webbplatsen/personuppgifter](http://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 contact us via e-mail: [dpo@trygghansa.se](mailto:dpo@trygghansa.se).

### Mysafety's processing of personal data

We process your personal data in accordance with the EU General Data Protection Regulation. We mainly

process your personal data in order to fulfil our obligations under the insurance contract and to comply with the laws and regulations that apply to our business. We also process your personal data when we have a legitimate interest in processing your personal data, for example to provide you with relevant information and marketing and to develop our products and services. You will find more information about how we process your personal data at [mysafety.se/om-personuppgifter/personuppgiftspolicy](http://mysafety.se/om-personuppgifter/personuppgiftspolicy).

## 10. Contact information

### Customer service

Web address: [Mysafety.se](http://Mysafety.se)

Telephone number: 08-505 530 00

### Claims service

Web address: [Mysafety.se](http://Mysafety.se)

Postal address: Mysafety AB

Box 45110

SE-104 30 Stockholm

### Complaints Manager, Mysafety

E-mail: [klagomalsansvarig@mysafety.se](mailto:klagomalsansvarig@mysafety.se)

### Mysafety Data Protection Officer

E-mail: [dataskyddsbud@mysafety.se](mailto:dataskyddsbud@mysafety.se)

Postal address: Mysafety AB, Data Protection Officer

Box 45110

SE-104 30 Stockholm

## 11. Definitions

**Booking:** the action taken to confirm your participation in the insured activity, such as buying a concert ticket or booking a hotel room.

**Booking cost:** cost of participation in the insured activity, excluding any service charges and charges for delivery and the chosen method of payment.

**Destination:** the location where the activity is taking place.

**Direct journey:** journey that you make for the purpose of getting to the activity and that takes place without detours or long stops that are not necessary to reach the destination.

### Self-employed:

- All owners of enterprises who are not a legal entity (sole proprietorship, partnership).
- All partners in trading companies with shareholdings.
- General partner in a limited partnership.
- Managing director of a small company or active partner in such a company.
- Spouse, cohabitant, partner, child or parent of the above-mentioned persons who are working in the same above-mentioned company.

- A person who, alone or together with their spouse/cohabitant/registered partner, parent or child, owns qualifying shares in a limited company in which he/she is employed.

**Activity:** the activity to which the insured booking relates, for example a booked concert or hotel stay.

**Insured event:** loss incident covered by the insurance.

**Close relative:** a spouse/cohabitant partner, siblings, own children, stepchildren, grandchildren, parents, parents-in-law, grandparents, brother-in-law or sister-in-law, cohabitant partner's children, cohabitant partner's parents and as well as their own parents' cohabitant partner.

**Accident:** sudden and unforeseen external event leading to physical injury.

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

**Special occasion:** weddings, hen parties, stag parties and milestone birthdays (even tens).

**The timing of the activity:**

- For the booking of a hotel, cottage or similar, this refers to the time when the Insured checks in, although no later than the latest possible check-in time.
- When booking a ticket for a concert, sporting event or similar, this refers to the time when the activity starts.