

Missed Event Insurance

Cover is only available if **you** are a **resident** of the **UK only**.

Important contacts

Policy cancellations:	missedeventinsurance@allianz-assistance.co.uk
Customer services:	missedeventinsurance@allianz-assistance.co.uk 0345 641 9726
Claims:	ticket.claims@allianz-assistance.co.uk 0345 641 9727

Note

All calls may be monitored or recorded for quality control and training purposes.

This booklet contains three separate documents.

The 'Policy wording' provides the full terms, conditions and exclusions of the travel insurance policy.

The 'Demands and needs statement' and the 'about our insurance services' documents both explain how the Missed Event insurance policy has been sold to you.

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Missed Event Insurance Policy

Thank **you** for choosing Missed Event Insurance which covers **you** in case **you** are unable to attend **your** specific **event** in the **UK** or Republic of Ireland.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should email missedeventinsurance@allianz-assistance.co.uk, call **0345 641 9726**, or write to Missed Event Insurance, 102 George Street, Croydon, CR9 6HD.

Missed event - Section 1

If **you** think **you** have to miss **your event**, **we** must be told immediately - see under the heading 'Making a claim' for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representatives up to **£1,000** but no more than the face value of **your event** ticket that has been paid for and that cannot be recovered from anywhere else.

We will provide this cover if **you** are unable to attend the **event** because one of the following necessary and unavoidable circumstances happens during the **period of insurance**:

- The death, serious injury or serious illness of **you** or a **relative**;
- **You** are called for jury service in the **UK** or as a witness in a court in the **UK**;
- **You** are needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home**;
- The public transport (including scheduled flights) that **you** are using to get **you** to the **event** venue does not run to its timetable; or
- The vehicle **you** are travelling in has an accident or breaks down or is delayed in a traffic jam for more than 3 hours, when there is no alternative route available.

WHAT YOU ARE NOT COVERED FOR

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees.

Anything caused by:

- cancellation, abandonment, postponement or relocation of the **event** by the artist, performer, organisers or promoters of the **event**;
- bankruptcy or liquidation of the artist, performer, company organising or promoting the **event**, their agents or any person acting for **you**;
- **you** not wanting to travel or not enjoying the **event**;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim arising from, or consisting of, the following:

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction;
- Any epidemic or pandemic;
- **You** not following any suggestions or recommendations made by any government or other official during the **period of insurance**;
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- **You** acting in an illegal or malicious way;
- Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of transport or accommodation costs that are not part of the event package, unless it says differently in the policy.

Claims relating to:

- Financial circumstances or work commitments;
- Annual passes or season tickets;
- Something that **you** knew about at the time of booking this insurance;
- **Event** tickets purchased for business purposes;
- **Event** tickets not purchased from Ticketmaster UK Limited
- **Event** tickets that include transport or accommodation costs;
- Delays or failure of public transport caused by strike or industrial action, which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Any claim unless **you**:

- Get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- Have allowed time in **your** travel plans for delays which are expected.

Please refer to the Conditions and Making a claim sections that also apply.

Important information

Insurer

Your Missed Event Insurance is underwritten by AWP P&C SA and administered in the **United Kingdom** by Allianz Global Assistance.

How your policy works

Your policy and confirmation email is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions, apply to each **event** ticket.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** confirmation email for a refund of **your** premium.

If during this 14 day period **you** attended the event, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

You can contact Missed Event Insurance by emailing missedeventinsurance@allianz-assistance.co.uk calling **0345 641 9726**, or writing to Missed Event Insurance, 102 George Street, Croydon, CR9 6HD.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by Ticketmaster UK Limited, **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims.

In certain circumstances, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to **us** at Allianz Global Assistance, 102 George Street, Croydon CR9 6HD United Kingdom. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy, the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Definition of words

When the following words and phrases appear in the policy document or confirmation email, they have the meanings given below. These words are highlighted by the use of bold print.

Area of cover

You will not be covered for events outside the **UK** or the Republic of Ireland.

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Event

Including but not limited to an official sporting occasion, music concert, exhibition, educational / cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in the **UK** or Republic of Ireland where admittance tickets are sold in advance by Ticketmaster UK Limited.

Home

Your usual place of residence in the **UK**.

Insurer

AWP P&C SA.

Period of Insurance

Cover begins when **you** purchase **your** Missed Event Insurance policy. All cover ends once the **event** begins or a claim has been made.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK** and has not spent more than six months abroad during the year before the policy was issued.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We, our, us

Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

You, your, person insured

The person, for whom the appropriate insurance premium has been paid.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK**.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** purchase **your event** ticket through Ticketmaster UK Limited
- 4 **You** accept that **we** will not extend the **period of insurance** beyond the **event** date, unless the **event** has been postponed and **you** still intend to go on the rescheduled date. This extension will only apply if **you** have not recovered costs from either Ticketmaster UK Limited or the **event** organiser.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 4 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 5 With **your** or **your** personal representatives permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 6 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and confirmation email. **We** can recover all costs that **you** have made a claim or intend to make a claim.
- 7 Not to pay any claim on this policy for any amounts covered by insurance. In these circumstances **we** will only pay **our** share of the claim.
- 8 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

Please phone **0345 641 9727** and ask for a claim form or

Write to: Missed Event Insurance Claims Department, PO Box 451, Feltham, TW13 9EE or

Email: ticket.claims@allianz-assistance.co.uk giving **your** policy number and details of the **event you** are missing.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

Below is a list of the documents **we** will need in order to deal with **your** claim.

- **Your** original unused **event** ticket.
- Where appropriate travel tickets showing the dates and times of travel.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.
- If the transport **you** are using to get to the venue is delayed and **you** miss the **event**, a detailed account of the circumstances causing **you** to miss **your event** together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to:

Customer Support,

Allianz Global Assistance,

102 George Street,

Croydon, CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit: www.financial-ombudsman.org.uk
write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, call: **0800 023 4567** or **0300 0123 9 123** or email: complaint.info@financial-ombudsman.org.uk

Demands and Needs Statement

Missed Event Insurance is typically suitable for those who wish to insure themselves for missing the specific event in the UK or the Republic of Ireland that they have purchased tickets for.

Missed Event Insurance may only be purchased for tickets bought through Ticketmaster UK Limited.

Missed Event Insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is your responsibility to investigate this.

Allianz Global Assistance has not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.



about our insurance services

Missed Event Insurance,
102 George Street,
Croydon, CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for missed event insurance.
- You will not receive advice or a recommendation from us for missed event insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- A fee.
- No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Ticketmaster UK Limited is an Appointed Representative of AWP Assistance UK Ltd trading as Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business is arranging travel insurance.

AWP Assistance UK Ltd also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance.
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.
- by phone 020 8603 9853
- by email customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the UK Financial Ombudsman Service for independent arbitration. Visit: www.financial-ombudsman.org.uk write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, call: 0800 023 4567 or 0300 0123 9 123 or email: complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

This policy is available in large print,
audio and Braille.

Please contact us on
Phone **0345 641 9726**

and we will be pleased to organise an
alternative for you.

Ticketmaster UK Limited, Registered address 2nd Floor, Regent Arcade House, 19-25 Argyll Street, London W1F 7TS
Registered No. 02662632. Ticketmaster UK Limited is an Appointed Representative of AWP Assistance UK Ltd.

Missed Event Insurance is underwritten by AWP P&C SA and is administered in the UK
by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd,
102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by
the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as agent for AWP P&C SA for the receipt of
customer money, settling claims and handling premium refunds.