

# EVENT TICKET PROTECTION POLICY

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

This *policy* has limited cover relating to *pre-existing medical conditions*. Please see the health exclusion waiver section for more information.

This *policy* does not provide any cover for cancellation of the *event* by the organiser, venue or performer (refer to the ticket issuer for refunds).

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## COVER SUMMARY

This Cover summary section includes only a brief description of the cover available under this *policy*. Terms, conditions, and exclusions apply to all covers. Please carefully review the *policy* for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to those terms when used in this Cover Summary.

COVER	WHEN IT APPLIES	COVER LIMIT (UP TO)
<b>Missed Event Cover</b>  <ul style="list-style-type: none"> <li>- <i>Event Cost</i></li> <li>- <i>Event Travel</i> Costs</li> <li>- <i>Event Accommodation</i> Costs</li> </ul>	<i>You</i> are unable to attend <i>your event</i> for a <i>covered reason</i> .	£1,000  £100  £250

### Important:

This insurance will **not** cover *you* for the following:

- the *event* being cancelled by the organiser, venue or performer (please refer to the ticket issuer for refunds); or
- *event accommodation* that is not for the date of *your event*; or
- *travel carrier* delays or cancellations caused by a *work strike* that was announced or had started either:
  - a. before this *policy* was purchased; or
  - b. more than 48 hours before the *event*.

Full exclusions are detailed in the General Exclusions section of this *policy*.

## IMPORTANT CONTACT DETAILS

Policy cancellations:	Email: <a href="mailto:missedeventinsurance@allianz-assistance.co.uk">missedeventinsurance@allianz-assistance.co.uk</a>
Customer services:	Email: <a href="mailto:missedeventinsurance@allianz-assistance.co.uk">missedeventinsurance@allianz-assistance.co.uk</a> Call: <b>0345 641 9726</b> (Monday to Friday 9am to 6pm, Saturday 9am to 1pm)
Claims:	Submit online at <a href="http://www.allianz-protection.com">www.allianz-protection.com</a> Call: <b>0345 641 9727</b> Monday to Friday: 9am to 5pm

### Note:

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

## DEMANDS AND NEEDS STATEMENT

Ticketmaster Missed Event Insurance suits the demands and needs of customers 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.

*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 contact us:

Email: [missedeventinsurance@allianz-assistance.co.uk](mailto:missedeventinsurance@allianz-assistance.co.uk)

Phone: **0345 641 9726**

Write to: Missed Event Insurance,  
102 George Street,  
Croydon,  
CR9 6HD

*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 Partners and Ticketmaster UK Limited have only provided *you* with information about the product and have not provided *you* with any recommendation or advice about whether this product meets *your* specific insurance demands and needs.

## ABOUT OUR INSURANCE SERVICES

This insurance is distributed by Ticketmaster UK Limited who are an Appointed Representative of AWP Assistance UK Ltd.

### WHOSE INSURANCE PRODUCTS ARE OFFERED?

AWP P&C S.A.'s products who are a French company authorised in France acting through its UK Branch.

### WHAT SERVICE WILL YOU RECEIVE?

*You* have chosen this *policy* without advice, based on *your* own assessment of *your* needs. *You* will not receive any personal advice or a recommendation for this product. *You* may be asked some questions to check *your* eligibility for the *policy*.

### WHAT WILL YOU HAVE TO PAY FOR THIS SERVICE?

*You* will only pay the premium for *your policy*, and *you* will not pay a fee for arranging the *policy*. AWP P&C S.A. pays for these services through a mixture of commission and other fees based on the costs for managing *your policy*.

### WHO IS REGULATED?

This insurance is distributed by Ticketmaster UK Limited, an appointed representative of AWP Assistance UK Ltd, under FRN 495775.

Ticketmaster is an Appointed Representative of AWP Assistance UK Ltd. Registered in England with company no. 1710361 whose registered office is 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority under FRN. 311909

The insurance is administered by AWP Assistance UK Ltd. trading as Allianz Partners.

This insurance is underwritten by AWP P&C S.A. is a company registered in France with ID No 519490080 RCS Paris. Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C S.A. , Registered in England with company no. FC 030280 whose registered office is 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under FRN 534384 and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

*You* can check these details on the Financial Services register by visiting the Financial Services Authority's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the Financial Services Authority on 0800 111 6768.

### PROTECTION UNDER THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

For *your* added protection, *you* may be entitled to compensation up to 90% of your claim with no upper limit, from the FSCS in the following circumstances:

- if AWP P&C S.A. cannot meet their obligations to *you*, such as not being able to pay a claim;
- in relation to any claims to do with the arranging of this insurance *policy*

Further information about the compensation scheme arrangement is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## IF YOU HAVE A COMPLAINT

If for any reason *you* are unhappy with the product or service, please get in touch as soon as possible. For contact details and more information about the complaints procedure please refer to the 'complaints information' section of this *policy*. Where a complaint cannot be resolved to *your* satisfaction *you* may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review.

## ABOUT THIS POLICY

*Your policy* and confirmation email is a contract between *you* and *us* that offers insurance cover for a specific ticketed *event*, where both have been purchased from Ticketmaster. Please read it carefully. *We* have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* cover. If *you* have any questions, just visit *us* online or give *us* a call using the information shown under 'Important contact details' within this *policy*.

This *policy* has been issued based on the information the *policyholder* provided at the time of purchase. *We* will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*.

*You* will also notice that some words are in bold italics. These words are defined in the 'Definitions' section. Words that are capitalised refer to the document and cover names found in this *policy*. Headings are provided for convenience only and do not affect *your* cover in any way. Unless specifically mentioned, the benefits and exclusions, apply to each *event* ticket.

## WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This *event* ticket protection *policy* covers only the sudden and unexpected specific situations, events and losses included in this *policy* wording document, and only under the conditions described. Please review this *policy* wording carefully.

*Your policy* consists of two parts:

1. The confirmation email, which shows who is insured under *your policy*.
2. This *policy* wording document, which shows the full terms and conditions of *your policy* as well as the cover provided.

### Note:

Not every loss is covered, even if it is due to something sudden, unexpected or out of *your* control. Only those losses meeting the conditions described in this *policy* document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all cover under *your policy*.

## CANCELLATION RIGHTS

If *your* cover does not meet *your* requirements, please notify *us* within 30 days of receiving *your* confirmation email for a refund of *your* premium.

If during this 30 day period *you* attended the *event*, made a claim or intend to make a claim then *we* will not refund *your* premium.

*You* can contact Allianz Partners by:

Email: [missedeventinsurance@allianz-assistance.co.uk](mailto:missedeventinsurance@allianz-assistance.co.uk)

Phone: **0345 641 9726**

Write to: Allianz Partners  
102 George Street  
Croydon  
CR9 6HD

**Note:**

*Your* cancellation rights are no longer valid after this initial 30-day period.

## 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.

## DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in ***bold italics*** are defined in this section.

<b>Accident</b>	An unexpected and unintended external event that causes <i>injury</i> , property damage or both.
<b>Act of war</b>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<b>Civil disorder</b>	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by a gathering of people. It does not include any such occurrence that rises to the level of, or is connected with, any <i>political risk</i> , <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
<b>Cohabitant</b>	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<b>Computer system</b>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<b>Cyber risk</b>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> <li>1. Any unauthorised, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>;</li> <li>2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>;</li> <li>3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or</li> <li>4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.</li> </ol>
<b>Doctor</b>	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be the <i>policyholder</i> , <i>you</i> , an <i>event companion</i> , <i>your family member</i> , an <i>event companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .



<b>Epidemic</b>	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Event</b>	The scheduled activity, which requires a fee to attend, 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 <i>UK</i> or Republic of Ireland where admittance tickets are sold in advance by Ticketmaster UK Limited through the Ticketmaster.co.uk website.
<b>Event accommodation</b>	A hotel or any other kind of lodging for which <i>you</i> make a reservation for the date of the <i>event</i> and incur an expense.
<b>Event companion</b>	A person who holds an <i>event</i> ticket, has paid the <i>event cost</i> and will attend the covered <i>event</i> with <i>you</i> .
<b>Event cost</b>	A fee for a ticket, including any service, handling, and parking fees, paid to attend an <i>event</i> on a specific day and time. The event cost does not include promotional items or donations.
<b>Event travel</b>	The pre-paid car parking or transportation <i>you</i> have booked with a <i>travel carrier</i> or <i>local public transportation</i> provider to reach the <i>event</i> venue on the date the <i>event</i> is scheduled to take place. This includes any return portion of the same booking.
<b>Family member</b>	<p><i>Your.</i></p> <ol style="list-style-type: none"> <li>1. Spouse (by marriage, common law, domestic partnership, or civil union);</li> <li>2. <i>Cohabitants</i>;</li> <li>3. Parents and stepparents;</li> <li>4. Children, stepchildren, foster children, adopted children or children currently in the adoption process;</li> <li>5. Siblings (including by step-relation);</li> <li>6. Grandparents and grandchildren (including by step-relation);</li> <li>7. The following in-laws: mother, father, son, daughter, brother, sister and grandparent;</li> <li>8. Aunts, uncles, nieces and nephews;</li> <li>9. Fiancé / fiancée;</li> <li>10. Legal guardians and wards; and</li> <li>11. Paid, live-in caregivers</li> </ol>
<b>Financial default</b>	A complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.
<b>First responder</b>	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
<b>Illegal act</b>	An act that violates law where it is committed.
<b>Injury</b>	Physical bodily harm.

<b>Local public transportation</b>	Local, commuter or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver or other such carriers) that transport <i>you</i> or an <i>event companion</i> less than 30 miles.
<b>Mechanical breakdown</b>	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre or running out of fluids (except fuel).
<b>Natural disaster</b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane or volcanic eruption.
<b>Pandemic</b>	An <i>epidemic</i> that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Policy</b>	The Missed Event insurance cover purchased.
<b>Policyholder</b>	The person who purchased this <i>policy</i> .
<b>Political risk</b>	Any one or more of the following: <ul style="list-style-type: none"> <li>• Any event, organised resistance or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organized political or ruling group;</li> <li>• Nationalisation;</li> <li>• Confiscation;</li> <li>• Expropriation (including Selective Discrimination and Forced Abandonment);</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Uprising;</li> <li>• Military and usurped power.</li> </ul>
<b>Pre-existing medical condition</b>	Any medical condition for which in the 12 months before purchasing this <i>policy</i> <i>you</i> have: <ol style="list-style-type: none"> <li>1. Had symptoms;</li> <li>2. Consulted a <i>doctor</i> or other professional medical practitioner; or</li> <li>3. Received treatment (including being prescribed regular medication)</li> </ol> Please refer to the 'Health Exclusion Waiver' section for further details of when cover will be provided for <i>your</i> pre-existing medical condition(s).
<b>Primary residence</b>	<i>Your</i> permanent, fixed home address for legal and tax purposes.
<b>Quarantine</b>	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to attend an <i>event</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or an <i>event companion</i> has been exposed.
<b>Refund</b>	Cash, credit or a voucher for future <i>events</i> that <i>you</i> are eligible to receive from the venue, <i>event</i> organiser, artist, Ticketmaster, another insurance company, a credit card issuer or any other entity.

<b>Resident</b>	A person who has their <i>primary residence</i> in and is registered with a <i>doctor</i> in the <i>UK</i> and has been physically present in the <i>UK</i> , for at least 183 days out of the 12 months before the <i>policy</i> was issued.
<b>Terrorist event</b>	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), which constitutes terrorism as recognised by the government of the United Kingdom. The act is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public or any section of the public, in fear. It does not include general <i>civil disorder</i> or unrest, protest, rioting, <i>political risk</i> or <i>acts of war</i> .
<b>Travel carrier</b>	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers;</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or</li> <li>4. <i>Local public transportation</i>.</li> </ol>
<b>Travel supplier</b>	A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.
<b>United Kingdom or UK</b>	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
<b>Uninhabitable</b>	A <i>natural disaster</i> , fire, flood, burglary, or <i>vandalism</i> has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or destination inaccessible or unfit for use.
<b>Urgent home repair</b>	An immediate repair that, unless completed, is likely to result in severe damage.
<b>Vandalism</b>	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by <i>terrorist acts</i> , <i>war</i> , <i>acts of war</i> , <i>political risk</i> , or <i>civil disorder</i> .
<b>War</b>	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organised political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
<b>Work Strike</b>	An organised and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any <i>civil disorder</i> or <i>political risk</i> .
<b>We, Us or Our</b>	Allianz Partners, acting on behalf of the insurer - AWP P&C S.A.

<b>Weather emergency</b>	<ol style="list-style-type: none"> <li>1. The local government or the Met Office issue an advisory against travel as a result of rain, snow, wind or extreme temperature; or</li> <li>2. A state of emergency due to weather is declared by the national or regional government.</li> </ol>
<b>You or Your</b>	The <i>policyholder</i> attending the <i>event</i> or a person attending the <i>event</i> whose <i>event cost</i> was insured under this <i>policy</i> .

## HEALTH EXCLUSION WAIVER

This section describes the circumstances in which a *pre-existing medical condition* MAY be covered under this *policy* and NOT excluded from cover.

As the *policy* includes this waiver, *you* can still be covered for losses due to a *pre-existing medical condition* if *you* meet both of the following requirements:

1. The *policy* was purchased within 14 days of the *event* ticket purchase; and
2. *You* were medically fit to attend the *event* as planned when the *policy* was purchased.

## WHEN YOUR COVER BEGINS AND ENDS

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

Please note that this *policy* covers the specific *event* for which it was purchased. It cannot be renewed.

## DESCRIPTION OF COVERS

Under the Missed Event cover, **we** will describe the insurance covers that are included in the **policy**. **We** explain each type of cover and the specific conditions that must be met for the cover to apply. Please note that exclusions may apply.

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

### MISSED EVENT COVER

#### Important Note:

This **policy** does not provide cover for:

- cancellation of the **event** by the organiser;
- **you** not wanting to attend, or not enjoying the **event**; or
- **pre-existing medical conditions**, except as waived under the Health Exclusion Waiver.

For more information on what is not covered, please see section General Exclusions.

If **you** are not able to attend **your event** for a **covered reason** listed below, **we** will reimburse the **policyholder** for:

- **your** non-refundable, unused **event cost**, up to a maximum of £1,000;
- **your** non-refundable, unused **event travel** costs up to a maximum of £100; and
- **your** non-refundable, unused **event accommodation** costs for the date of the **event** only, up to a maximum of £250.

Please note that this cover only applies to circumstances occurring before the start of the **event**.

### COVERED REASONS:

1. **You** or an **event companion** becomes ill or **injured** or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

#### The following conditions apply:

- a. The illness, **injury**, or medical condition must be disabling enough to make a reasonable person not attend the **event**; and
- b. A **doctor** advises **you** or an **event companion** not to attend the **event** before the **event** takes place.

2. A **family member** who is not attending the **event** becomes ill or **injured** or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).

#### The following condition applies:

- a. The illness, **injury**, or medical condition must be considered life threatening by a **doctor**, require hospitalisation, or require **you** to provide primary care to the person.

3. **You**, an **event companion** or a **family member** of **you** or an **event companion** dies after the **policy's** cover effective date and before the **event**.

4. **You** or an **event companion** is **quarantined** before **your event** due to having been exposed to:
  - a. A contagious disease other than an **epidemic** or **pandemic**; or

- b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
  - i. The *quarantine* is specific to *you* or an *event companion*, meaning that *you* or an *event companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
  - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or (b) based on to, from or through where the person is attending an *event*. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or an *event companion* by name to be *quarantined*.
- 5. *You* or an *event companion* is denied entry to *your event* based on a suspicion that *you* or an *event companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied entry due to *your* refusal or failure to comply with rules or requirements of *your event*.
- 6. *You* or an *event companion* is denied boarding of the *travel carrier* transport or *local public transport* (including scheduled flights) being used to get to the *event* venue based on a suspicion that *you* or an *event companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements of the *travel carrier* or *local public transportation* provider.
- 7. *You* are unable to attend the *event* due to *your* pregnancy.

**The following condition applies:**

- a. *You* find out *you* are pregnant after *you* have purchased the *policy*.
- 8. *You* need to attend the birth of a *family member's* child.
- 9. *Your* or an *event companion's* vehicle is in a traffic *accident* or has a *mechanical breakdown* within 24 hours prior to the *event* which results in the vehicle being unable to be driven safely to the *event*.
- 10. *Your* or an *event companion's* vehicle is delayed in a traffic jam for more than 2 hours, when there is no alternative route available.
- 11. *Your* or an *event companion's* vehicle is stolen within 48 hours of the *event* which results in *your* inability to attend the *event*.
- 12. *You* or an *event companion* misses *your* departure on a *travel carrier* because of a traffic *accident*.

**The following conditions apply:**

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*; and
- b. The *travel carrier* was unable to accommodate *you* or an *event companion* on later transportation which would arrive in time to attend the *event*.
- 13. *You* or an *event companion* not arriving at the venue due to a delay or cancellation by the *travel carrier* used for transportation.

**The following conditions apply:**

- a. The *travel carrier* was scheduled to arrive no more than 48 hours prior to the *event*;
- b. *You* or an *event companion* could not have reasonably made alternative arrangements;

- c. The delay or cancellation was not due to a ***work strike*** that had been announced or started more than 48 hours prior to the ***event*** or where; and
- d. The delay or cancellation was not due to ***financial default*** of the ***travel carrier***.

**14.** *You*, an ***event companion*** or a ***family member*** is called as a ***first responder*** to provide aid or relief.

**15.** A ***weather emergency*** occurs within 24 hours of the ***event***, and the ***event*** is not cancelled by the promoter or venue.

**16.** *You* or an ***event companion*** are legally required to attend a legal proceeding (for example, jury service or as a witness) on the day of the ***event***.

**The following condition applies:**

- a. The attendance is not in the course of ***your*** occupation (for example, if ***you*** are attending in ***your*** capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

**17.** *Your* or an ***event companion's primary residence*** becomes ***uninhabitable***.

**18.** *You* or an ***event companion*** are required to be present at ***your*** or their ***primary residence*** for:

- a. police attendance following a burglary at the ***primary residence***; or
- b. an unforeseeable ***urgent home repair***

**The following condition applies:**

- i. The ***urgent home repair*** is scheduled to take place within 12 hours of the ***event***.

**19.** *Your* or an ***event companion's primary residence*** is permanently relocated by at least 100 miles due to a transfer by ***your*** or an ***event companion's*** current employer. This cover includes relocation due to transfer by ***your*** spouse or ***cohabitant's*** current employer.

**20.** *Your* or an ***event companion's*** employment is terminated by, or ***you*** or an ***event companion*** are laid off by, a current employer after this ***policy's*** purchase date.

**The following conditions apply:**

- a. The employment termination or layoff is not ***your*** or ***your event companion's*** fault or choice;
- b. The employment must have been permanent (not temporary or contract);
- c. The employment must have been for at least 24 consecutive months; and
- d. *You* are aged 18 to 67.

**21.** *You* or an ***event companion*** is required to work during ***your*** scheduled ***event***.

**The following conditions apply:**

- a. The leave must have been scheduled, and approved by the employer (if required), in advance; and
- b. The leave must have been revoked or cancelled by the employer (unless self-employed).

**22.** *Your* or an ***event companion's*** company's premises are made unsuitable for business by fire, flood, burglary, ***vandalism***, or ***natural disaster***.

**The following conditions apply:**

- a. *You* or the ***event companion*** are required to be present on the company's premises during the scheduled event dates by the company's management or government authorities; or



- b. *You* or the *event companion* is the owner or an executive of the company.
23. *You*, an *event companion* or a *family member* serving in the Armed Forces is reassigned or has personal leave status changed, except because of war, *political risks* or disciplinary action.
24. *Your* or an *event companion's* printed ticket to the *event* is stolen and the ticket cannot be reissued.

## GENERAL 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. *Your primary residence* is in the UK.
2. *You* take reasonable care to protect yourself and *your* property against accident, bodily 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 *policy* 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 and documents *we* ask for throughout the claims process. Please see the Claims Information section for more information and examples of the documents *we* will need.
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*:
  - a. make a claim that is dishonest, intentionally exaggerated or fraudulent in any way; or
  - b. provide any false or misleading information when supporting a claim.In these circumstances *we* may report the matter to the police or any other establishment.
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 30 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*
9. Not pay any claim where any economic sanctions (trade restrictions) prohibit *us*, the insurer or members of the Allianz Group from providing cover under this *policy* or from issuing any payment.



## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all covers under this *policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore, no payment or service would be available.

Unless expressly referenced in and covered under Missed Event cover, this *policy* does not provide cover for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, an *event companion*, or a *family member*.

1. Cancellation, abandonment, postponement or relocation of the *event* by the artist, performer, venue, organisers or promoters of the *event*;
2. *Financial default* of the *travel carrier*, artist, performer, venue, company organising or promoting the *event*; their agents or any person acting for *you*;
3. *You* not wanting to attend or not enjoying the *event*;
4. Any loss, condition, or event that was known, foreseeable, intended or expected when this *policy* was purchased;
5. *Pre-Existing medical conditions*, except as waived under the Health Exclusion Waiver;
6. Lost or stolen tickets, except as expressly covered under Missed Event cover;
7. Any loss caused as a direct or indirect result of anything *you* are claiming for, for example loss of accommodation costs that are not part of the event package or for any date other than the date of the *event*;
8. *Event* tickets which have a value of under £10;
9. Annual passes or season tickets;
10. Financial circumstances or work commitments, except as expressly covered under Missed Event Cover;
11. *Event* tickets not purchased from Ticketmaster UK Limited through the Ticketmaster.co.uk website;
12. Delays or failure of *travel carrier* caused by *work strike*, which began or was announced more than 48 hours before the *event* or where *you* could have reasonably made other travel arrangements;
13. *Your* intentional self-harm or if *you* attempt or commit suicide;
14. 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.
15. Normal, complication-free pregnancy or childbirth, except when expressly referenced in and covered under Missed Event cover;
16. Fertility treatments or elective abortion;
17. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
18. An act of gross negligence by *you* or an *event companion*;
19. An *illegal act*, except when *you*, an *event companion* or a *family member* is the victim of such act;
20. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under Missed Event cover;
21. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under Missed Event cover;
22. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
23. Nuclear reaction, radiation, or radioactive contamination;
24. *War* or *acts of war*;

- 25. **Civil disorder**, except when and to the extent that **work strike** is expressly referenced in and covered under Missed Event cover;
- 26. **Political risk**;
- 27. **Cyber risk**;
- 28. **Terrorist events**;
- 29. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
- 30. **Travel supplier** or venue restrictions on any personal belongings, including medical supplies and equipment; or
- 31. Any cover, benefit, or services for any **activity** that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

## CLAIMS INFORMATION

The quickest and easiest way to make a claim with our Travel and Event claims team, or check progress on a claim, is to visit the online portal:

[www.allianz-protection.com](http://www.allianz-protection.com)

This will take *you* to *our* online claims notification service where *you* can fill in an online claim form.

Alternatively, *you* can contact *us* by phoning: **0345 641 9727** (Monday to Friday, 9am to 6pm).

If *you* need to send *us* any documentation by post, *our* postal address is: Missed Event Insurance Claims Department, Allianz Partners, PO Box 7807, Bilston, WV1 9QS

*You* should provide all the information and documents *we* ask for as soon as possible. *You* must give *us* as much detail as possible so *we* can handle *your* claim quickly. Please keep copies of all the information *you* send *us*.

*You* will need to obtain some information to support *your* claim. Below is a list of actions *you* will need to take and documents *we* will need in order to deal with *your* claim. Further information and/or evidence may be required by *us* after *your* claim has been submitted. If this is the case, *we* will inform *you* as quickly as possible.

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

- *Your* original unused *event* ticket(s) or e-ticket(s).
- Where appropriate, *event travel* tickets showing the cost, dates and times of travel.
- Where appropriate, *event accommodation* receipts showing the cost and dates of accommodation.
- 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*, medical evidence should be provided from the treating *doctor*. A certified copy of the death certificate is required in the event of death.
- 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 *travel carrier* or accident / breakdown authority attending the private vehicle *you* were travelling in.
- For claims relating to pregnancy, medical evidence will need to be completed by the attending *doctor* or midwife.
- If *your* claim relates to a theft, a copy of the police report and/or report reference number.
- For claims relating to being required to work during the *event*, evidence that leave was agreed before the *event* as well as evidence of that leave being cancelled by *your* employer (unless self-employed)
- For claims relating to company premises being made unsuitable for business, evidence of the date and extent of the damage as well as evidence of *your* connection to the business
- If *your* claim results from any other circumstances, please provide evidence of these circumstances.

## COMPLAINTS INFORMATION

*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.

### Step 1

In the first instance, please:

Write to: Customer Service,  
Allianz Partners,  
102 George Street,  
Croydon,  
CR9 6HD

Phone: **020 8603 9853**

Email: [customersupport@allianz-assistance.co.uk](mailto: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.

### Step 2

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](http://www.financial-ombudsman.org.uk)**

Write to: Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR

Phone: **0800 023 4567** or **0300 0123 9 123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## DATA PROTECTION NOTICE

*We* care about *your* personal data.

This summary and *our* full privacy notice explain how Allianz Partners protects *your* privacy and uses *your* personal data. *Our* full privacy notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD.

### *How will we obtain and use your personal data?*

*We* will collect *your* personal data from a variety of sources including:

- Data that *you* or other people named on the *policy* or *your* representative(s) provide to *us*;
- Data from *your* insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance;
- Data that may be provided about *you* from certain third parties, such as *your doctor* in the event of a claim; and
- Data collected through initial voice tool (Voicebot or equivalent) and call recordings (such as phone conversations with *us*) may be recorded. Additional information may be relayed to *you* as to how data is processed when *you* phone us

*We* will collect and process *your* personal data to comply with *our* contractual obligations, *our* legal obligations, *our* regulatory obligations and/or for the purposes of *our* legitimate interests including:

- Entering into or administering contracts with *you*;
- To demonstrate compliance with *our* legal and/or regulatory obligations;
- Informing *you* of products and services which may be of interest to *you*.

### *Who will have access to your personal data?*

*We* may share *your* personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With *your* insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of *our* services;
- With other service providers who perform business operations on *our* behalf;
- Organisations who *we* deal with which provide part of the service to *you* such as in the event of a claim;
- To meet *our* legal and/or regulatory obligations including providing information to the relevant ombudsman or regulator if *you* make a complaint about the product or service that *we* have provided to *you*.

*We* will not share information about *you* with third parties for marketing purposes unless *you* have specifically given *us your* consent to do so.

### *How long do we keep your personal data?*

**We** will retain voice recordings for a minimum of two years (up to a maximum retention period of 10 years) and **your** other personal data for a maximum of 10 years from the date the insurance relationship between **us** ends. If **we** can do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

### *Where will your personal data be processed?*

**Your** personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK and the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

### *What are your rights in respect of your personal data?*

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records (where **we** are able to delete call recordings, **we** may still make and/or retain notes of the conversation);
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

### *Automated decision making, including profiling*

**We** carry out automated decision making and/or profiling when necessary.

### *How can you contact us?*

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post:            Customer Service (Data Protection),  
Allianz Partners,  
102 George Street,  
Croydon,  
CR9 6HD

By email:        [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

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, FRN 495775. Registered in the United Kingdom with company no. 02662632 whose registered office is 4 Pentonville Road, London, N19 9HF, United Kingdom. Ticketmaster UK Limited is an Appointed Representative of AWP Assistance UK Ltd.

This insurance is administered in the UK by Allianz Partners, a trading name of AWP Assistance UK Ltd Registered in England with company no. 1710361. Registered Office: 102 George Street, Croydon CR9 6HD. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Author under FRN 311909.

This insurance is underwritten by AWP P&C S.A., a company registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C, registered in the United Kingdom with company number FC030280.

Registered office is 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority .

Subject to regulation by the Financial Conduct Authority under FRN 534384 and limited regulation by the Prudential Regulation Authority.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Allianz Partners acts as agent for AWP P&C S.A. for the receipt of customer money, settling claims and handling premium refunds.