

EVENT TICKET PROTECTION POLICY

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

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COVER SUMMARY

COVER	WHEN IT APPLIES	COVER LIMIT (UP TO)
Missed Event Cover - Event Cost - Event Travel Costs	<i>You are unable to attend your event for a covered reason.</i>	£1,100 £1,000 £100

The above is 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.

Important Note:

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
- **travel carrier** delays or cancellations caused by industrial action 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: missedeventinsurance@allianz-assistance.co.uk

Customer services: Email: missedeventinsurance@allianz-assistance.co.uk
Call: **0345 641 9726**

Claims: Submit online at www.allianz-protection.com
Email: ticket.claims@allianz-assistance.co.uk
Call: **0345 641 9727**

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 email missedeventinsurance@allianz-assistance.co.uk, call **0345 641 9726**, or 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 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

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

1. Whose products do we offer?

We offer products from a single insurance company, AWP P&C SA. This is a French company authorised in France acting through its UK Branch.

2. Which service will we provide you with?

You will not receive any personal 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.

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

You will only pay **us** the premium for **your policy**, and **you** will not pay us a fee for arranging this on **your** behalf. **We** are paid for **our** services to **you** by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on **our** costs for administering **your policy**.

4. Who regulates us?

Ticketmaster UK Limited is an Appointed Representative of AWP Assistance UK Ltd (trading as Allianz Partners), 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 includes arranging travel insurance.

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.

5. What to do if you have a complaint

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

- Write to: Customer Service, Allianz Partners, 102 George Street, Croydon CR9 6HD
- Phone: 020 8603 9853
- Email: customersupport@allianz-assistance.co.uk

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

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

For **your** added protection, **we** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

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

You can get more information about the compensation scheme from the FSCS by calling 0800 678 1100 or 020 7741 4100, or visiting their website at www.fscs.org.uk

How your policy works

Your policy and confirmation email is a contract between **you** and **us**. 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**.

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

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**. Please also refer to the General Provisions and Conditions section of this document for conditions 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 emailing missedeventinsurance@allianz-assistance.co.uk calling **0345 641 9726**, or writing to Allianz Partners, 102 George Street, Croydon, CR9 6HD. Please note that **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.

Accident	An unexpected and unintended external event that causes injury , property damage or both.
Cohabitant	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer system	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.
Covered reasons	The specifically named situations or events for which you are covered under this policy .
Cyber risk	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">1. Any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system;2. Any error or omission involving access to, or the processing, use, or operation of any computer system;3. Any partial or total unavailability or failure to access, process, use, or operate any computer system; or4. 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.
Doctor	Someone who is legally authorised to practice medicine or dentistry and is licensed if required. This cannot be the policyholder, you, an event companion, your family member, an event companion's family member , the sick or injured person, or that person's family member .
Epidemic	A contagious disease recognised or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
Event	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 UK or Republic of Ireland where admittance tickets are sold in advance by Ticketmaster UK Limited through the Ticketmaster.co.uk website.

Event companion	A person who holds an event ticket, has paid the event cost and will attend the covered event with you .
Event cost	A fee for a ticket, including any service, handling, and parking fees, paid to attend an event on a specific day and time. The event cost does not include promotional items or donations.
Event travel	The pre-paid car parking or transportation you have booked with a travel carrier to reach the event venue on the date the event is scheduled to take place. This includes any return portion of the same booking.
Family member	<p>Your:</p> <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. Cohabitants; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children or children currently in the adoption process; 5. Siblings (including by step-relation); 6. Grandparents and grandchildren (including by step-relation); 7. The following in-laws: mother, father, son, daughter, brother, sister and grandparent; 8. Aunts, uncles, nieces and nephews; 9. Fiancé / fiancée; 10. Legal guardians and wards; and 11. Paid, live-in caregivers
Financial default	A complete suspension of operations due to financial circumstances whether or not a bankruptcy petition is filed.
First responder	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.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Local public transportation	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 you or an event companion less than 100 miles.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre or running out of fluids (except fuel).
Natural disaster	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.
Pandemic	An epidemic that is recognised or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Policy	The Missed Event insurance cover purchased.
Policyholder	The person who purchased this policy .

Political risk	<p>Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government:</p> <ul style="list-style-type: none"> • Nationalisation; • Confiscation; • Expropriation (including Selective Discrimination and Forced Abandonment); • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; and • Military and usurped power.
Pre-existing medical condition	<p>Any medical condition for which in the 12 months before purchasing this policy you have:</p> <ol style="list-style-type: none"> 1. Had symptoms; 2. Consulted a doctor or other professional medical practitioner; or 3. Received treatment (including being prescribed regular medication) <p>Please refer to the 'Health Exclusion Waiver' section for further details of when cover will be provided for your pre-existing medical condition(s).</p>
Primary residence	Your permanent, fixed home address for legal and tax purposes.
Quarantine	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 you are booked to attend an event , which is intended to stop the spread of a contagious disease to which you or an event companion has been exposed.
Refund	Cash, credit or a voucher for future events that you are eligible to receive from the venue, event organiser, artist, Ticketmaster, another insurance company, a credit card issuer or any other entity.
Resident	A person who has their primary residence in and is registered with a doctor in the UK and has been physically present in the UK , for at least 183 days out of the 12 months before the policy was issued.
Terrorist event	An act carried out by any person or group of persons, which has been recognised as terrorism by the government authority in your country of residence, that injures people or damages property to achieve a political, ethnic or religious result. It does not include general civil protest, unrest, rioting or acts of war.
Travel carrier	<p>A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:</p> <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by your tour operator; or 4. Local public transportation.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.

United Kingdom or UK	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Uninhabitable	A natural disaster , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their primary residence or destination inaccessible or unfit for use.
Urgent home repair	An immediate repair that, unless completed, is likely to result in severe damage.
We, Us or Our	Allianz Partners, acting on behalf of the insurer - AWP P&C SA.
Weather emergency	<ol style="list-style-type: none"> 1. The local government or the Met Office issue an advisory against travel as a result of rain, snow, wind or extreme temperature; or 2. A state of emergency due to weather is declared by the national or regional government.
You or Your	The policyholder attending the event or a person attending the event whose event cost was insured under this policy .

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:

- a. The **policy** was purchased within 14 days of the **event** ticket purchase; and
- b. **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

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. **We** will also reimburse **your** non-refundable, unused **event travel** costs up to a maximum of £100.

Please note that this cover only applies 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 a **travelling companion** is **quarantined** before **your trip** 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 travelling. 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. **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**.

12. **Your** or an **event companion's** vehicle is stolen within 48 hours of the **event** which results in **your** inability to attend the **event**.
13. **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).

14. **Your** or an **event companion's primary residence** becomes **uninhabitable**.
15. **You** or an **event companion** are required to be present at **your** or their **primary residence** for an unforeseeable **urgent home repair**.

The following condition applies:

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

16. **You** or an **event companion** are needed by police following a burglary at **your** or their **primary residence**.

17. **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 industrial action 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**.

18. **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.

19. **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;
- 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 65.

20. **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.

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

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

23. **Your** or an **event companion's** printed ticket to the **event** is stolen and the ticket cannot be reissued.

GENERAL PROVISIONS AND 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**, 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 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, 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;
8. **Event** tickets that include accommodation costs;
9. **Event** tickets which have a value of under £10;
10. Annual passes or season tickets;
11. Financial circumstances or work commitments, except as expressly shown as being covered;
12. **Event** tickets not purchased from Ticketmaster UK Limited through the Ticketmaster.co.uk website;
13. Delays or failure of **travel carrier** caused by strike or industrial action, which began or was announced more than 48 hours before **you** left **your primary residence** or where **you** could have reasonably made other travel arrangements;
14. **Your** suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
15. **You** or an **event companion** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
16. 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.
17. Normal, complication-free pregnancy or childbirth, except when expressly referenced in and covered under Missed Event cover;
18. Fertility treatments;
19. 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;
20. An act of gross negligence by **you** or an **event companion**;
21. An **illegal act**, except when **you**, an **event companion** or a **family member** is the victim of such act;
22. 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;
23. **Natural disaster**, except when and to the extent that a **natural disaster** is expressly referenced in and covered under Missed Event cover;

24. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
25. Nuclear reaction, radiation, or radioactive contamination;
26. War (declared or undeclared) or acts of war;
27. Civil disorder or unrest;
28. **Political risk;**
29. **Cyber risk;**
30. **Terrorist events;**
31. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
32. **Travel supplier** or venue restrictions on any personal belongings, including medical supplies and equipment; or
33. 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 submit a claim is to visit the website **www.allianz-protection.com**. This will lead **you** to **our** online claims notification service where **you** can complete an online claim form.

Alternatively, to ask for a claim form, please contact **us** giving **your policy** number and details of the **event you** are missing:

Phone **0345 641 9727**;

Write to: Missed Event Insurance Claims Department, PO Box 528, Manchester, M28 8FQ or

Email: **ticket.claims@allianz-assistance.co.uk**

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 copies 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(s) or e-ticket(s).
- Where appropriate, **event travel** tickets showing the cost, 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**, 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.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

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 Service,

Allianz Partners,

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

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/.

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; and
- Data that may be provided about **you** from certain third parties, such as **your doctor** in the event of a claim.

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

- Entering into or administering contracts with **you**;
- 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, fraud prevention purposes and to comply with our legal and contractual obligations;
- 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 the 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 regulatory obligations including providing information to the relevant ombudsman 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 **your** voice recordings for a maximum of two years and **your** other personal data for a maximum of ten 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;
- 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 telephone: **020 8603 9853**

By email: **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, 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 Partners. Allianz Partners 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 (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

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