

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.

Contents

	Page
Missed event – Section 1	2-3
Important information	4-5
Definition of words	6-7
Conditions	7
Making a claim	8
Making a complaint	8
Demands and needs statement	9
About our insurance services	9

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(s) plus any booking fees or postage costs that have 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 (including being diagnosed with an **epidemic** or **pandemic** disease, such as COVID-19) of **you**, a **ticket holder** or a **relative** of **you** or a **ticket holder**;
- **You** or a **ticket holder** are denied entry to the **event** venue on the order of any government, public authority or the venue management due to **you** or a **ticket holder** displaying symptoms of a contagious disease (including an **epidemic** or **pandemic** disease, such as COVID-19).
- **You** or a **ticket holder** are called for jury service in the **UK** or as a witness in a court in the **UK**;
- **You** or a **ticket holder** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **ticket holder**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population or geographical area, or that applies based on where **you** are travelling to, from or through;
- **You** or a **ticket holder** 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** or their **home**;
- The public transport (including scheduled flights) that **you** are using to get **you** to the **event** venue does not run to its timetable;
- The vehicle **you** are travelling in has an accident or breaks down or is delayed in a traffic jam for more than 2 hours, when there is no alternative route available;
- The vehicle **you** or a **ticket holder** intend to use to travel to the **event** venue is stolen and **you** or they cannot reasonably make other travel arrangements;
- **You** are a member of the armed forces and have **your** previously agreed leave withdrawn (except because of war or disciplinary action);
- **You** serve as a **first responder** and are unexpectedly called in for duty due to a major accident or emergency, to provide aid or relief;
- **You** or a **ticket holder** being refused boarding of the public transport (including scheduled flights) being used to get to the **event** venue, on the order of any government, public authority or carrier, due to **you** or a **ticket holder** displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19);
- **Your** tickets for the **event** are stolen and cannot be recovered or reissued before the start of the **event**;
- **You** find out **you** are pregnant after purchasing the **event** tickets and/or this policy (whichever is later) and are advised not to attend by **your doctor** or midwife;
- **You** are the birthing partner of a **relative** and need to attend the birth of their child;
- **You** being made redundant by an employer, if **you** have been employed by them for a continuous period of two years or more and **you** are aged 18 to 65;
- **You** or a **ticket holder's** current employer permanently transfers **your** or a **ticket holder's** job to a location more than 100 miles from its current location. This cover includes **home** relocation due to a transfer made by the current employer of **you** or a **ticket holder's** partner; or
- **Severe weather** leads to there being no serviceable transport routes between **your home** and the **event** venue.

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.

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 attend 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 or weapons of mass destruction;
- Any **epidemic** or **pandemic**, except as expressly shown as being covered;
- **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 economic sanction (trade restriction) which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- **Cyber risks** of any kind.
- 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, except as expressly shown as being covered;
- Annual passes or season tickets;
- Something that **you** knew about at the time of booking this insurance;
- Something that happened before **your** policy or **event** tickets were purchased (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless **we** agreed in writing to cover it;
- **Event** tickets purchased for business purposes;
- **Event** tickets not purchased from Ticketmaster UK Limited through the Ticketmaster.co.uk website;
- **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;
- Theft unless **you** have reported the incident to the police (if this applies) and can provide a written report or official report number that can be verified by **us**.

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 can reasonably be 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 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 **21** days of receiving **your** confirmation email for a refund of **your** premium.

If during this **21** 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 **21**-day period.

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.

Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Assistance 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 Assistance, 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** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as event ticket sellers in the instance of a missed event policy.

We will collect and process **your** personal data in order 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 and fraud prevention purposes;
 - 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 **your** ticket selling company;
 - To meet **our** legal 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** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to 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)** or the European Economic Area (EEA).
 Whenever **we** transfer **your** personal data outside the **(UK)** or 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)** or 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), AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD
 By telephone: **020 8603 9853**
 By email: **AzPUKDP@allianz.com**

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.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Doctor

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

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home** country or at **your event** destination.

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 through the Ticketmaster.co.uk website.

First responder

Emergency service personnel (such as a police officer, paramedic or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.

Home

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

Insurer

AWP P&C SA.

Pandemic

An **epidemic** that is recognised by the World Health Organization (WHO) or an official government authority in **your home** country or at **your event** destination.

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.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or another **ticket holder** have been exposed.

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.

Severe weather

Hazardous weather conditions for which an amber or red weather warning has been issued by the UK government Met Office. Reasons include, but are not limited to: windstorms, hurricanes, tornados, dense fog, hailstorms, rainstorms, snow storms or ice storms.

Ticket holder

A person **you** are attending the **event** with and for whom one of the tickets shown on **your** booking confirmation has been purchased.

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 and documents **we** ask for throughout the claims process. Please see the 'Making a claim' 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 21 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.

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 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 or e-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 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.
- For claims relating to pregnancy, a medical certificate 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 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 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.

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 Assistance has only provided you with information and has not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.

About us and our insurance services

Allianz Assistance
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 are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. Which service will we provide you with?

You will not receive any personal advice or a recommendation from us for travel 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?

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.

5. Who regulates us?

Ticketmaster UK Limited is an Appointed Representative of AWP Assistance UK Ltd, 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.

6. What to do if you have a complaint

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

- Write to: Customer Service, Allianz Assistance, 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 independent arbitration. 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@financial-ombudsman.org.uk

7. 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.

Further information about the compensation scheme arrangements is available from the FSCS by calling 0800 678 1100 or 020 7741 4100, or 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 Assistance. Allianz 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 (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution
in France. Deemed authorised by the Prudential Regulation Authority (PRA).
Subject to regulation by the FCA and limited regulation by the PRA.
Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK
for a limited period while seeking full authorisation, are available on the FCA's website

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