



Safe Ticket

Missed Event Insurance



A member of the
ERGO Insurance Group

ERV MISSED EVENT INSURANCE

The Cover	Limit (£)	Policy excess
Ticket Cancellation	Face Value of Ticket(s) + Official Ticket Fees (up to a maximum of £1,600)	10% Face Value of Ticket + Official Ticket Fees (minimum £4 per ticket)

Insurer: This insurance is underwritten by ETI – International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung A.G., Munich (ERV)

Purpose of the Insurance: to provide financial protection against an insured occurrence resulting in non-attendance of a pre-booked, pre-paid event

Cover limit: the face-value ticket price + official ticket fees

Policy excess: In the event of a claim **You** will be responsible for paying the first part of that claim, which will be 10% face-value ticket price + official ticket fees (minimum £4 per ticket)

People who can be insured: this insurance is available only to residents of the United Kingdom, who are aged 79 years and under.

DEMANDS AND NEEDS STATEMENT

Europäische Reiseversicherung A.G, Munich Germany (ERV) Missed Event insurance is typically suitable for those who wish to insure themselves against being unable to attend an event.

ERV has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

ERV MISSED EVENT INSURANCE

Welcome to ERV Missed Event Insurance underwritten by ETI – International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, (ERV) Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and authorized by the Prudential Regulation Authority and subject to limited authorization by the Financial Conduct Authority and Prudential Regulation Authority. **Our** registration number is 220041.

Data protection - In purchasing this insurance **You** are accepting that **You** understand and give explicit consent that the information **You** provide about Yourself and others in **Your** party will be used by ERV, regulators, industry bodies and agencies to process **Your** insurance, handle claims and prevent fraud. This may involve the transfer of such information to other countries (including those with limited or no data protection laws.) We have, however taken steps to ensure that **Your** information is held securely.

IMPORTANT NOTES

We wish to bring to **Your** attention some of the important features of **Your** insurance Policy.

Complaints: The Policy includes a Complaints Procedure, which tells **You** what steps **You** can take if **You** wish to make a complaint.

Cooling off period: The cover commences as soon as the Policy is issued. If the Policy does not meet **Your** requirements **We** can only refund **Your** premium within the first 14 days of **You** receiving the Policy or up to the date of the event (whichever is sooner).

Policy: This contains full details of the cover provided plus the conditions and exclusions that apply. **You** must read the insurance Policy carefully.

Immediate family member: Mother, father, sister, brother, wife, husband, civil partner, son, daughter (including fostered/adopted son or daughter)

Conditions and exclusions: There are conditions and exclusions that apply to the Policy.

Fraudulent claims: The making of a fraudulent claim is a criminal offence.

You/Your: Each insured person

We/Us/Our: ETI International Travel Protection the UK branch of Europäische Reiseversicherung (ERV)

WHAT IS COVERED

ERV will refund the cost of **Your** ticket if **You** are unable to attend a pre-booked event due to:

1. **Your** accidental bodily injury or illness or death or that of an **immediate family member** or, where **You** have booked or bought **Your** ticket as part of a group, of any person(s) in that group due to attend the booked event with **You**;
2. **You** being advised by a qualified medical practitioner (doctor) not to attend for medical or health reasons;

3. **You** being summoned for jury service, which **You** were unaware of at the time of booking;
4. **You** being summoned as a witness in a court of law, except as an expert witness in a professional capacity, which **You** were unaware of at the time of booking;
5. **You** being a member of the armed forces and being called up for service or compulsorily posted overseas, which **You** were unaware of at the time of booking;
6. **Your** redundancy (qualifying **You** to claim for payment under current Redundancy Payment Legislation) provided that such notice of redundancy is advised to us within 14 days of its announcement and **You** were unaware of it at the time of booking;
7. **Your** private dwelling becoming uninhabitable or requiring immediate repair following fire, storm or flood, or **Your** presence being required by emergency services in the 48 hours immediately before the booked event;
8. **Your** presence being required by the police following burglary at **Your** private dwelling in the 48 hours immediately before the booked event;
9. Theft of the ticket/s before beginning travel to the event.

WHAT IS NOT COVERED

ERV will NOT refund the cost of Your ticket including documented official fees:

1. If **You** cannot provide evidence that **Your** ticket was unused;
2. If **You** cannot return **Your** unused ticket or bar-coded booking voucher to **Us**;
3. If **You** cannot provide official documentation for any ticket fees;
4. If **You** decide not to attend or fail to attend the event for a reason not covered by this policy;
5. If **Your** injury or illness or death or that of an **immediate family member** or any person(s) in **Your** group is caused by a change in medication, treatment for a pre-existing medical condition or is due to a normal symptom of pregnancy;
6. If **You** cannot provide a doctor's report for injury of illness;
7. If **You** carry out a criminal act that prevents **You** from attending the booked event;
8. If **You** are prevented from attending the booked event due to an outbreak of a contagious disease and the Government has imposed a ban on travel;

9. If **You** fail to allow sufficient travel time to reach the venue, including failure to comply with minimum check-in times when flying;
10. If **You** fail to reach the venue on time due to the refusal of an airline or other transport provider to carry **You** as a passenger;
11. If **You** are refused entry to the event by the event organizers for any reason;
12. If the event is cancelled, postponed, curtailed or relocated by the event organizers for any reason.
13. If **You** are unable to attend the event or the event does not take place due to an act of war, terrorism, invasion, hostilities (whether war is declared or not) civil war, rebellion, riot or civil commotion;
14. If **You** are unable to attend the event or the event does not take place due to strike or industrial action.
15. If the theft of **Your** ticket(s) occurs after beginning travel to the event.

CONDITIONS

1. **You** must provide **Us** with the original documents required by **Us** to support **Your** claim;
2. No costs incurred by **You** in submitting or providing evidence to support **Your** claim will be paid;
3. No payment will be made for travelling or associated expenses unless the expenses formed part of the pre-booked ticket price;
4. If **You** make a false or fraudulent claim any cover under this policy will be void;
5. Obtain a police accident report if **You** miss the event because the private vehicle in which **You** were travelling was involved in an accident, or **You** were withheld as a witness;
6. Obtain a motor breakdown service or repairer's report if **You** miss the event due to the breakdown of the private vehicle in which **You** were travelling.
7. Obtain a police report within 48 hours of discovery of the theft, if **Your** ticket(s) have been stolen.

IMPORTANT INFORMATION – PLEASE READ

We strongly recommend that **You** keep a record of all information given to **Us**, including telephone calls, copies of all letters, emails and the application and claim forms **Your** completed refund form whether in hard copy or online.

ADMINISTRATION AND REGULATORY COMPLIANCE

The information **You** supply may be used for

- insurance and claims administration, debt collection, research and statistical analysis by ERV agents, by other participating insurers, their agents and suppliers and **Your** insurance intermediary
- disclosed to regulatory bodies for monitoring and/or enforcing the insurers' compliance with any regulatory rules and codes of conduct
- shared with other insurers either directly or via those acting for them such as claims administrators, lawyers and investigators
- shared with and checked against various databases, credit reference agencies, fraud prevention agencies and public bodies including the police when **You** request a refund.

MAKING A CLAIM

1. Before making a claim, please check the Policy Schedule and Policy wording to see whether **You** are covered;
2. Please remember to keep relevant original receipts and reports (not photocopies), as they will be required for any claim;
3. Claims should be notified as soon as possible and, in any event, no later than 7 days after the Event Cancellation;
4. Download a Refund Request Form from www.erv.co.uk/getticket
5. Telephone helpline details can be found at www.erv.co.uk

You may be required to provide some or all of the following depending on the reason for **Your** claim, at **Your** own expense:

1. Original unused tickets and/or vouchers for all parts of the booking;
2. A doctor's report where **Your** refund request is due to accident or illness or a death certificate if requested;
3. The original jury invitation;

4. In the event of burglary the policy report with the crime reference number;
5. The original witness summons requesting **You** to appear in court;
6. Written proof of travel delay from transport provider, police or breakdown service;
7. Any other reasonable evidence **We** request.

FRAUD DETECTION AND PREVENTION

If **You** make any misrepresentation or concealment or dishonest statement in making a claim, the insurance will be void and all rights in relation to that claim will be lost.

COMPLAINTS PROCEEDURE

Any enquiry or complaint **You** may have regarding **Your** policy should be addressed to

The Claims Manager
ETI International Travel Protection
Albany House 14 Bishopric,
Horsham, West Sussex
RH12 1QN

If **You** are still not satisfied **You** have the right to refer any dispute to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

FINANCIAL SERVICES COMPENSATION SCHEME

We are authorised by the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. **You** are protected by the Financial Services Compensation Scheme (FSCS), which acts as a safety net in the unlikely event that **We** are unable to pay claims due to insolvency. The FSCS will meet the first £2,000 of the claim and then 90% of the balance, in both cases without any upper limit. Full details of the scheme can be obtained from FSCS website www.fscs.org.uk or by writing to Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsocken Street, London E1 8BN.