

CANCELLATION INSURANCE

Insurance Product Information Document.

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Business ID 2146117-2, registered in Finland. Insurance intermediary.

Product: Cancellation insurance
(MS-04-000-1)

This document contains only the most important information relating to the Insurance contract. Full details of the product are available in other documents such as the Product Brochure and in the Terms and Conditions. For more information, visit www.mysafety.fi

What type of insurance is this?

The insurance reimburses the cost, or part of the cost, if the Insured is unable to participate in the insured event.



WHAT IS INSURED?

The insurance reimburses the cost, or part of the cost, of the insured event if you are unable to participate due to any of the following reasons:

- ✓ You suddenly fall ill, have an accident, or pass away.
- ✓ A close relative suddenly contracts an acute illness or has an accident that is of such a serious nature that relatives need to be contacted.
- ✓ A close relative suddenly passes away.
- ✓ You need to stay at home or return home due to substantial damage to your home. Substantial damage is defined as a burglary/break-in, fire, storm, flood, water leak, explosion, landslide, or vandalism to your residence, that prevents you from reasonably participate in the event.
- ✓ You are advised by a doctor not to participate.
- ✓ The means of public transport (including scheduled flights) used by you to travel from your home to the destination does not operate according to the pre-announced timetable.
- ✓ You have been prevented from arriving at the destination due to that the vehicle you used is involved in a traffic accident or suffers a mechanical failure that requires repair in a garage to be able to continue travelling with the vehicle.
- ✓ You are summoned as a witness in a court proceeding.
- ✓ Your residence, route or destination is in such an area where the Police or other public authority officially advises against transport and staying outdoors due to snowfall, ice hazards, fog, storm, or similar situation. In the event of a weather warning from the Finnish Meteorological and Hydrological Institute, a red warning is required.
- ✓ If you are employed by the Finnish Defence Forces or the Rescue Department and you are assigned to service at the same time as the event and you were not aware of this at the time of the booking.
- ✓ You are required to work by order of the employer (does not apply to entrepreneurs) and you were not aware of this at the time of the booking.
- ✓ Your babysitter suddenly falls ill or has some other obstacle and this occurs less than 48 hours before the start of the event and no replacement babysitter can be found.

The maximum amount of compensation payable for the insurance is the price of the insured event, up to a maximum of 50 000 € in total.



WHAT IS NOT INSURED?

- ✗ Loss because of an illness or injury known at the time of the booking.
- ✗ Cancellation because of an ongoing or planned medical examination, treatment, or check-up for a confirmed or suspected health issue.
- ✗ Cancellation because of transport delays or that the vehicle is inoperable due to lack of petrol, engine oil, or battery charge.
- ✗ Costs of cancellation caused by a transport delay or travel interruption caused by you.
- ✗ Cancellation because of transport delay because you have not planned the trip taking weather conditions and other events affecting traffic or road conditions into consideration.
- ✗ Cancellation because of a change in plans, double booking, anxiety, a change of mind or similar.



ARE THERE ANY RESTRICTIONS ON COVER?

Stated below are examples of what is not included in the insurance.

- ! If the organiser makes a refund, the amount refunded will be deducted from the compensation we pay.



WHERE AM I COVERED?

The insurance is valid world-wide.



WHAT ARE MY OBLIGATIONS?

- To pay the insurance premium on time.
- To report any loss immediately without delay to Mysafety Oy.



WHEN AND HOW DO I PAY?

The premium for the Insurance is paid at the time of the booking.



WHEN DOES THE INSURANCE START AND END?

- The insurance is valid from the time at which the booking of the insured event was made and paid for and expires when you arrive at the event, and no later than the when the event begins.
- The insurance is only valid for the specific event the policy was taken out for.



HOW DO I CANCEL THE INSURANCE POLICY?

The insurance is fixed term, so there is no need to terminate it.

This is a translation of the original Finnish Insurance Product Information document (IPID). In case of discrepancy, the Finnish wording prevails.