

Cancellation insurance: TEMPORARY

Information document about the insurance product

Company: AWP P&C S.A. – Belgian branch, company number 0837.437.919, an insurer recognised by the FSMA under code number 2769

Product: TELETICKETSERVICE ticket cancellation



This information document is designed to give a summary of the main benefits and exclusions. This document is not personalised according to needs and the information is not complete. For all other information about the insurance taken out, please refer to the general and special terms and conditions and/or contact the agent or the insurer.

What sort of insurance is this?

This policy offers cancellation insurance for admission tickets for events. Consult also [the general terms and conditions](#) of the contract for all information about the benefits, obligations, exclusions, and limitations. These general terms and conditions always have priority over any other document.



What is insured?

Cancellation:

- ✓ The repayment of the cancellation costs in the case of a reason covered by the insurance up to €200 per person.
- ✓ The cancellation is covered if the cause is illness, death, accident, or complications in the pregnancy of one of the insured persons.
- ✓ Severe material damage or burglary in the home of the insured person.
- ✓ The vehicle with which one would go to the event was immobilized at least 4 hours before the start of the event
- ✓ Re-examination of the insured person.
- ✓ Birth of the child in the five (5) days immediately before the event.
- ✓ Theft of the admission ticket by means of violence or burglary.



What is not insured?

The following are excluded:

- ✗ Pregnancy and delivery except in the case of unexpected complications.
- ✗ Cancellation: at the time when the journey to the event has started with departure from Belgium.
- ✗ Administrative costs in the event of cancellation.
- ✗ Reasons for cancellation which cannot be demonstrated.



Are there limitations in cover?

The following are excluded:

- ! The disregard of decisions made by the government.
- ! Strike action, nuclear radiation, epidemics, quarantine, war, civil war, riots.
- ! Excessive use of alcohol, drugs, or medication.
- ! Existing claims and wilful intent.



Where am I covered?

- ✓ Worldwide.



What are my obligations?

When making a claim:

- Contact the insurer in case of a claim: In any case report the claim to Allianz Global Assistance in writing within seven (7) calendar days.
- In the event of an accident, have the illness or injury verified by a medical physician before the cancellation.
- Hand over the original documents as proof of material damage and, in the event of theft or vandalism, you must have a statement drawn up by the local police.
- The insured person must inform Allianz Global Assistance of the identity of other insurers who cover that same risk.



When and how do I pay?

The cover does not start until after the payment of the full and indivisible first premium to the insurer or the agent by the expiry date. The payment must be made in accordance with the options provided by the vendor of this contract. In any case the benefits do not take effect until after receipt of the first payment.

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When does the cover start and end?

In the case of the 'Cancellation of Tickets' benefit: The benefit starts as soon as this contract comes into force and ends at the time of the foreseen commencement of the journey to the booked event.



How do I terminate my contract?

The contract is terminated by registered letter, a letter with notice of delivery, or a writ.

In accordance with the Law on insurance policies, if the duration of the insurance is one (1) month or longer, it is possible to abandon the purchase up to 14 days after the purchase of the insurance.

Your contract consists of 2 parts:

- The "General Conditions" describing the operation of your contract and the mutual obligations. These include the details of the guarantees covered and of the exclusions.
- The "Specific Conditions" describing the personal specifications of your contract, including the guarantees to which you have subscribed.

GENERAL CONDITIONS : temporary contract

Cancellation insurance Ticket Cancellation SPORTPALEISGROEP

I. COMMON PROVISIONS

1. Definitions:

Hereafter, the following are referred to as:

- 1.1. The insurer: AWP P&C S.A. – Belgian branch (named in the text: Allianz Assistance) having its headquarters in Belgium, situated at Zwaluwenstraat 2 at 1000 Brussels, registered under the code 2769 - company identification number 0837.437.919 .
AWP P&C S.A. – Belgian Branch is the Belgian branch of the French insurer AWP P&C S.A., rue Dora Maar at 93400 Saint-Ouen, France, RCS Bobigny 519490080.
- 1.2. The policy holder: the physical or legal person who has subscribed to the contract with the insurer.
- 1.3. The insured persons: The physical persons mentioned by name under the "Insured Persons" heading of the Specific Conditions. They must be domiciled in a Member State of the European Union or in Switzerland, excluding territories which are not part of Europe's geographical mass, and reside there for at least 9 months a year.
In the General Conditions, the insured persons are designated by the terms "you" and "your".
- 1.4. Illness: A disturbance in the state of health, as a result of a cause other than an accident, and having been certified and diagnosed by a doctor.
- 1.5. Accident: A sudden and external event, which, independent of your will, causes an illness or injuries that are certified and diagnosed by a doctor.
- 1.6. Break-in: Forced access to a space locked by key leaving clearly visible signs of entry.
- 1.7. Place of residence – Home: The place of residence has to be situated in the European Union or in Switzerland, with the exclusion of territories that are not part of Europe's geographical mass.

2. What is the purpose of this contract?

Within the limits of the conditions and the capitals specified in the General and Specific Conditions, this contract guarantees the payment of the stipulated sums and the provision of the stipulated services.

3. What is the duration of this contract – of the guarantee?

- 3.1. The guarantee takes effect as soon as this contract enters into force, which has to coincide with the date of booking of the event and expires at the scheduled start of the event.
- 3.2. This contract is valid from the date of agreement by the policy holder of a duly completed and signed policy, and ends at the commencement of the booked event.
- 3.3. Termination:
 - 3.3.1 If the contract has a duration of at least 30 days:
 - The policy holder may terminate this contract within 30 days of receipt by Allianz Assistance of the pre-signed policy. The termination becomes effective at the moment of its notification.
 - Allianz Assistance can terminate this contract within 30 days of receipt of the pre-signed policy. The termination becomes effective 8 days following its notification.
 - 3.3.2 Both Allianz Assistance and the policy holder can terminate this contract following a claim or a request for assistance, but no later than one month after the payment of the compensation, the provision of the assistance, or the refusal of compensation or assistance. The termination takes effect after the expiration of a period of one month from the day after mailing a registered letter of termination, of the notification of a writ or the date of the acknowledgement in the case of the delivery of a letter of termination.
The premiums paid relating to the period following the entry into force of the termination will be reimbursed within fifteen days of the entry into force of the termination.

4. Territoriality: Worldwide.

5. Maximum insurable amounts:

- 5.1. The insured amounts represent the maximum possible indemnity for the total duration of the insured period.
- 5.2. Irrespective of the number of contracts concluded with Allianz Assistance, **the maximum insurable amounts are:**
 - **200 EUR for each ticket.**

6. Subrogation:

Allianz Assistance is subrogated, to the limit of the compensation paid, in respect of your rights and actions against third parties. If, due to any action on your part, the subrogation falls short, Allianz Assistance can reclaim from you the compensation paid to the extent of the prejudice suffered.

7. Statute of limitations:

Any action deriving from this contract is prescribed three years from date of the event that gave rise to the opening of the action.

8. Privacy:

Allianz Assistance is responsible for the administration and gathers personal data related to you which are necessary for the management of this contract (risk assessment and management of the commercial relationship) and possible claims including portfolio monitoring and prevention of abuse and fraud. By subscribing to this contract, you explicitly authorise Allianz Assistance to administer your health data for the purposes as described above and, if necessary, to communicate this information to third parties (experts, physicians, ...).

You authorise your physician to, in case of death, to establish and provide a statement about the cause of death to Allianz Assistance's consultant doctor. You have the right to access and correct your data.

9. Correspondence:

Allianz Assistance is domiciled in Belgium, Rue des Hirondelles 2 in 1000 Brussels, and all communication should be made to this address. Written communications for your attention will be sent to the address mentioned in the Specific Conditions or to an address that you communicate subsequently to Allianz Assistance.

10. Jurisdiction – Legal authority:

This contract is governed by its General and Specific Conditions, the provisions of the law on terrestrial insurance contracts and Belgian legislation. All congratulation or complaint regarding Allianz Assistance's services can be delivered:

- by letter to our 'Quality' service;
- by fax: +32-2-290 65 26;
- by e-mail: quality@allianz-global-assistance.be.

In case you remain unsatisfied after the handling of your complaint by our services and notwithstanding the possibility to start a legal action, you can appeal to the Insurance Ombudsman, 35 de Meeûsquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75.

11. Language of the contract:

The contract, object of these General Conditions, is executed in Dutch, French or English.

12. Right to renounce:

In accordance with the Belgian Law on Market Practices and Consumer Protection, you have the right to cancel the purchase of your insurance, up to 14 days following the purchase. If the subscription is less than 14 days before the event, the reflection period is valid until the date of the event.

II. CANCELLATION

1. The guarantee:

The reimbursement of cancellation charges, with the exclusion of administrative costs, when you cancel the ticket before the actual start of the event.

2. The insured amount:

The insured amount is the price of the ticket mentioned in the Specific Conditions. If the insured amount is less than the price of the ticket, Allianz Assistance only has to intervene according to the proportion between the amount insured and the price of the ticket.
The maximum insurable amount is 200 EUR for each ticket.

3. In what cases does the guarantee apply?

On condition that the reason put forward constitutes for you a serious obstacle making it impossible for you to use the reserved ticket; you and each insured person can cancel in the following cases:

- 3.1. Illness, accident or complications during pregnancy of:
 - yourself;
 - your de jure or de facto cohabiting spouse;
 - any person who normally lives in your family home;
 - any parent or relative up to and including the second degree;
 - the person assuming your professional activities during the event, providing it is only one person;
 - the person who is responsible for your minor children or any invalid

- living in your home during the event.
- 3.2 Death of:
- yourself;
 - your de jure or de facto cohabiting spouse;
 - any person who normally lives in your family home;
 - any parent or relative up to and including the second degree or any minor parent or relative up to and including the third degree;
 - the person assuming your professional activities during the event, providing it is only one person;
 - the person who is responsible for your minor children or any invalid living in your home during the event.
- 3.3 Serious material damage to your home, your second residence or your professional premises, on condition that this occurred suddenly, was unforeseen, and that your presence following this event is absolutely required and cannot be postponed.
- 3.4 Disappearance or abduction of:
- yourself;
 - your de jure or de facto cohabiting spouse;
 - any person usually living in your family home;
 - any parent or relative up to and including the second degree.
- 3.5 The means of public transport, your personal vehicle or that of your travelling companion, in which you are travelling to the place of the event is immobilised, during the journey or within the 4 hours preceding it, following an unforeseen event enabling you to reach the event on time.
- 3.6 The vehicle that is to transport you to the place of the event is immobilised during the journey, is delayed, or breaks down following unexpected, unpredictable and unforeseen circumstances, to such an extent that you miss the event.
- 3.7 You are a military professional and you have to leave on a military or humanitarian mission provided this mission was not planned at the time when you booked the tickets.
- 3.8 You, or a person normally living in your family home, are summoned:
- for an organ transplant;
 - for an unexpected military draft, which is not linked to your professional activity;
 - for an unexpected mission for an official humanitarian organization;
 - for the adoption of a child;
 - as a witness in court proceedings following the summons by judicial letter;
 - for jury service at the Assize Court.
- 3.9 You have to retake an examination; on condition that this takes place the same day as the event.
- 3.10 Theft of your identity papers within 48 hours prior to your departure and provided that you have reported the theft to the competent authorities.
- 3.11 Theft of your tickets from your home by burglary.
- 3.12 Childbirth of one of the insured persons within 48 hours before the start of the event.
- 3.13 A companion cancels for one of the abovementioned reasons so that you have to go to the event alone or with only one companion.

III. YOUR OBLIGATIONS

1. Written communication of claims:
As soon as possible, and in any event within 7 calendar days, declare the claim provide in writing to Allianz Assistance.
2. Provide relevant information:
Without delay, and in any event within 30 days, provide Allianz Assistance with all relevant details and respond to all demands made in order to determine the circumstances and to assess the extent of the claim.
3. Medical evaluation of the disorder:
Obtain a medical evaluation of the illness, or the injury in case of an accident.
4. Information about injury:

Take the necessary measures in order to provide Allianz Assistance with the medical information pertaining to the person in question. In addition, to authorise Allianz Assistance's doctors to gather medical information pertaining to the person in question and also to authorise the doctor designated by Allianz Assistance to examine the person concerned.

5. Proof of material damage:
Transmit to Allianz Assistance the original of all documents concerning the circumstances, consequences and extent of your claim. In case of theft or vandalism, to immediately make a statement to the legal authorities closest to the place where the incident took place or where it was first noticed by you.
6. Prevention of damage:
Take all reasonable measures to prevent and limit the extent of the claim.
7. Conditions for the assessment of the risk by Allianz Assistance: The policyholder is required, both in closing and during the course of this contract, to communicate all existing, new or changed circumstances along and which he should reasonably consider to communicate cause it may affect the assessment of the risk by Allianz Assistance.
8. Other insurance:
If you would benefit from insurance for the same risk you should ensure Allianz Assistance and share the identity of the insurers.
9. If you fail to respect any of your obligations, and if a causal relationship exists with the claim, you will lose all your rights to the benefits of your policy. However, in the case of articles III. 1, III. 2, III. 4, and III. 6, and if this breach results in prejudice to Allianz Assistance, this can only reduce the benefit by the amount of the prejudice incurred. Any breach of your obligations with fraudulent intent, intentional omission or intentional inaccuracy in the declaration always results in the loss of all rights to insurance benefits.

IV. EXCLUSIONS

In addition to the exceptions listed under the General Conditions of the guarantee concerned, the following are excluded:

1. Any damage, illness or accident, existing at the time of the entry into force of the guarantee concerned.
However, the following are not excluded: an unforeseeable relapse or complication, following the entry into force of the guarantee concerned, of a pre-existing illness or an accident that occurred prior to the date on which the guarantee entered into force, as long as the illness or the consequences of the accident has/have been stable for two months prior to the entry into force of the guarantee, and provided no treatment has been started or modified during the two months preceding the entry into force of the contract.
2. Psychological, psychosomatic or nervous problems, except if at the time of the claim there is a permanent stay of more than 7 consecutive days in a health care institution.
3. Abuse of medicines, drugs, narcotics or stimulants, drunkenness or alcoholism.
4. Intentional or voluntary acts, reckless behaviour, with the exception of suicide and suicide attempts.
5. Strikes, decisions of authorities, restrictions on free movement, radioactive radiation, or the wilful non-respect of legal or official provisions.
6. Wars, civil wars, insurrections, revolutions, riots.
7. Acts of terrorism.
8. Epidemics and quarantine.
9. Natural disasters.
10. Cancellation of the event by the organizer.
11. All the consequences of exclusions mentioned in this contract.

Annex B-Privacy18

As of 25th May 2018, this annex will form an integral part of the insurance policy conditions. On our website www.allianz-assistance.be you can always find the latest version of the general terms and conditions and product conditions of the insurance policy.

Personal Data Protection

If you are the insured of the insurance contract you are going to conclude, we hereby invite you to read this explanatory memo very carefully. If the insurance contract is concluded in favour of persons other than yourself (for example, the employees or executives of your company, one or several third parties, ...), the rights and obligations set out in this memo remain fully applicable.

This statement explains what personal data we collect, how and why we collect it, and with whom this data is shared.

1. Who are we?

We are AWP P&C S.A. - Belgian Branch with registered office in Paris, France. We also operate under the name Allianz Global Assistance and are a part of Allianz Partners SAS. Our organisation is licensed to offer insurance policies and services. Allianz Global Assistance is responsible for protecting your personal data. In doing so, we comply with the applicable laws and rules on data protection.

2. What personal data do we collect?

If you apply for an insurance policy with us, we collect and process the following personal data:

- Name, address and place of residence.
- Sex, date of birth and age.
- Contact details (telephone number, e-mail address, etc.).
- Payment data (credit card, bank account, etc.).
- Cover details of insurance policies taken out.
- When using the website and apps: type of device, browser, language, date, time and IP address.
- For certain insurance policies: location data, number plate, travel data, nationality, ID, occupation and family composition.
- Results relating to sanctions screening and/or prevention of misuse and insurance fraud.

Additionally, we collect and process special personal data. Our emergency call centre provides direct assistance in case of a visit to the doctor, hospitalisation, a serious accident or death. If the emergency call centre finds it necessary, it can request data from an insured, relatives, aid workers and/or from the attending physician. It may provide this data to people involved in the emergency assistance. It also provides this information to our medical advisor.

3. For what purpose do we collect and use personal data?

Below are the purposes for which we may use your personal data. We also explain whether or not we need your consent.

Purposes	Is your consent required?
For accepting and performing your insurance policy or handling any claims covered by your contract, and for the compulsory transmission of information about your insurance situation.	No
For our financial administration.	No
For marketing activities. For example, aimed at increasing our customer base, or to inform you about products and services that may be of interest to you. We can do this by e-mail, post, telephone, website and apps. If you do not like this type of communication, you can object or withdraw your consent (see point 9).	Yes, unless we have a legitimate interest in processing
For profiling. This is the collecting, analysing and combining of your personal data into a profile. The aim is to tailor our communication and product offering to your personal preferences. Additionally, we use profiles to identify potential (business) risks.	Yes, unless we have a legitimate interest in processing
For automated decision-making. For example, to calculate the premium and the amount of your customer benefit or loyalty discount based on your profile. Also, to personalise your visit to our website by tailoring products, services, offerings and content to your preferences.	Yes, unless processing is necessary for the conclusion or performance of the insurance contract
Assessment through statistical analyses of the risk of your contract to further develop our products and services.	No
Prevention of misuse and (insurance) fraud, to combat and prevent money laundering and the funding of terrorism. Also, to protect the safety and integrity of the financial sector, our organisation, staff and clients.	No
To comply with the legal requirements (e.g. pay taxes).	No
To reinsure a risk. This means that we ourselves take out insurance to spread the risk.	No

We may also receive personal data about you from the government and other organisations or people, such as intermediaries, authorised agents, employers, aid workers, claims handlers, other insurers, research firms or fraud prevention agencies.

Listed below are purposes for which we do not need your explicit consent. If this is the case, we process this personal data because we are allowed to do so and/or in order to comply with the requirements laid down by law; for example if the processing of data is necessary:

- For the conclusion or performance of an agreement.
- To protect your interests or those of someone else.
- To comply with legal requirements.
- For a task of general interest.
- Because we (or other parties) have a legitimate interest in doing so, except where your interests or those of a party concerned weigh more heavily. Want to know more about this? Contact us (see point 9).

If you do not wish to share your personal data with us, we are unable to offer you any insurance that is tailored to your specific needs. Additionally, we will be unable to manage your insurance policy or handle your claims.

4. Who has access to your personal data?

We ensure that your personal data is processed in a way which fits the above purposes.

Within the defined context of the purposes listed, and to the extent necessary, we also share your personal data with your broker, our reinsurer, our auditors, experts, legal advisors, as well as with Belgian or foreign administrations and authorities as part of our reporting obligations, social security agencies, health insurance funds, and other supervisory authorities. All these parties are responsible for protecting your data.

We may also share your data with parties whom we have instructed to process the data. They include: Allianz Group companies, advisors, experts, lawyers, repairers, doctors and service companies. These parties must not use your personal data for their own marketing activities without your consent.

We may share data in the event of a (planned) restructuring, merger, sale, joint venture, assignment or transfer, as well as in case of bankruptcy or transfer of (a portion of) our company, our assets or shares.

Finally, we may at any time share data to comply with legal requirements.

5. Where is my personal data processed?

Since our assistance is worldwide, your personal data may be processed both inside and outside the European Economic Area (EEA) by the parties listed under point 4. In this regard, we always make sure that we have arrangements in place regarding confidentiality and security, and that those arrangements are in line with the data protection rules. We never disclose your personal data to parties who are not entitled to process it.

If another company of the Allianz Group processes your personal data outside the EEA, we do so based on approved operating rules. This so-called Allianz Privacy Standard (Allianz BCR) provides adequate protection of personal data and applies to all companies of the Allianz Group. The Allianz BCR and the list of Allianz Group companies that comply can be found on www.allianz-assistance.be/nl/privacybeleid/. If the Allianz BCR does not apply, we take appropriate measures. These ensure that the transfer of personal data outside the EEA is equally well protected as inside the EEA. Want to know what those measures are? Contact us at (see point 9).

6. What rights do you have with respect to your personal data?

If it is allowed by law, you have the right:

- To request access to your personal data. This can be questions about how we get the data and why it is processed; or about the contact details of the responsible parties, the processors and other organisations with which data may be shared.
- To withdraw, at any time, your consent to the processing of personal data.
- To edit your personal data if it is incorrect or incomplete
- To ask that your personal data be fully deleted from our systems in certain circumstances, for example if we don't need it anymore for the aforementioned purposes pursued at the time of it being collected and processed, and we are under no legal obligation to keep your data any longer.
- To ask to restrict the processing in certain circumstances, for example to restrict the use of data whose accuracy is contested by you during the period when we have to verify it.
- To object to processing.
- To be able to transfer your personal data and receive it in a structured, commonly used and machine-readable format, for yourself or for a new insurer and/or another processor.
- To lodge a complaint with us and/or with the data protection authority: Gegevensbeschermingsautoriteit, Drukpersstraat 35, 1000 Brussel – www.privacycommission.be.

If you wish to use this option, you can contact us. Our contact details are listed under point 9. State your name, e-mail address, policy number (if you have a policy) and your question. You can also do this online using our application form on www.allianz-assistance.be/nl/privacybeleid/.

7. How can you object?

You can object to the further processing of your personal data or ask us to stop. We will comply with your request, except when, under the law, we have permission to continue processing. If you wish to object, you can contact us. Our contact details are listed under point 9.

8. For how long do we keep your personal data?

We keep your personal data for as long as necessary for the aforementioned purposes or for as long as required by a law. Therefore, the retention period may vary from insurance (guarantee) to insurance (guarantee).

9. How can you contact us?

If you have any questions about the way we use your personal data, complaints or about how to exercise your rights, send an e-mail or letter to:

Allianz Global Assistance Att.
Data Privacy Officer
Zwaluwenstraat, 2 – 1000 Brussel
E-mail: privacy.be@allianz.com

10. How often do we update this Privacy Statement?

We update this privacy statement regularly. The latest version is available on our website: www.allianz-assistance.be/nl/privacybeleid/. In the event of a significant change, we will inform you immediately. This privacy statement was last updated in April 2018.

Allianz  **Assistance**