

Alfa Group Ticket Cancellation Insurance

Product Information Document

A company: Alfa Vienna Insurance Group Biztosító Zrt.

The product: Group Ticket Cancellation Insurance

Full information on the product is available in the product's terms and conditions!

Operational licence number: MNB: H-EN-II-120/2016

Home Member State: Hungary

Regulated status: insurance public limited company supervised by the MNB

What is this type of insurance?

The Group Ticket Cancellation Insurance contract was concluded by and between Sziget Kulturális Menedzser Iroda Zrt. as policyholder and Alfa Vienna Insurance Group Biztosító Zrt. as insurer, to which the insured parties join through the statement of joining. **The Insured may be a natural person aged between 18 and 90.**



What is insured?

- ✓ Sudden illnesses or accidents of the Insured* occurring during the term of insurance which require urgent admission to hospital or in-patient hospital treatment and the period of treatment determined on the basis of the current medical regulations has not expired before the start of the Event, **or**
- ✓ death of the Insured during the term of Insurance, **or**
- ✓ death of a close relative of the insured** as defined in the Civil Code or of their spouse or common-law partner registered at the same address as the Insured during the term of insurance within 90 days prior to the start of the Event, **or**
- ✓ cancellation of the participation of the Insured in the Event for a valid reason, which can be substantiated with an official document***.

The Insurer will reimburse the price of the Ticket in respect of the Insured in accordance with the insurance terms and conditions, if the legal basis exists, after the occurrence and notification of the insured event.



What is not insured?

Main general exclusions:

- ✗ War, invasion, foreign enemy action, animosity or military operations akin to war (whether with or without declaration of war); civil war, mutiny, rebellion, internal riots; military uprising, military violence; demonstration, march, strike, workplace disturbance.
- ✗ The following shall not qualify as insured events: confiscation, seizure, nationalisation, destruction if carried out by or under instructions by any government or authority. It does not constitute an inability to participate in the Event and is therefore not an insured event if the Insured cancels participation in the Event due to weather conditions, natural disasters or other events posing a safety risk, or fails to attend the Event without cancellation for the same reasons.
- ✗ The Insurer will not indemnify for claims resulting from violations of personality rights or for restitution.

The Insurer's risk cover does not extend to the following illnesses or accidents:

- ✗ wholly or partly due to a medical condition (e.g. illness, complaint, symptom) existing before the commencement of the insurance or before the purchase of the Ticket;
- ✗ if the insured has been under medical treatment in connection with the notified claim, or it would have been medically necessary in connection with the notified claim, within one year prior to the inception date or the purchase of the Ticket, regardless of the date of diagnosis of the illness,
- ✗ which are related to a permanent impairment of the Insured's health diagnosed before the Insurer's risk cover.

The risk cover shall also not cover any inability to participate due to:

- ✗ any psychiatric and mental illness;
- ✗ check-ups, follow-up treatment, rehabilitation treatment;
- ✗ an illness or accident for which only physiotherapy, acupuncture, physiotherapeutic or naturopathic treatment has been used;
- ✗ elective, optional or planned operations, interventions and their complications (e.g. plastic surgery, foetal implantation);
- ✗ sexually transmitted diseases, acquired immunodeficiency diseases (e.g. AIDS) or related diseases;

* The insured may be a natural person aged between 18 and 90. The age is calculated by subtracting the year of birth from the current calendar year.

** The spouse, direct line relatives, adopted, step and foster children, adoptive, step and foster parent and siblings. Next of kin relationship between persons one of whom descends from the other.

- A police report or certificate proving that, on the day the ticket granting access to the Event was valid or within the 72 hours preceding that day, a loss occurred to the Insured's property as a result of fire, natural disaster or a criminal act committed by a third party;
- A certificate from a transport operator regarding a cancelled service or a significant delay, proving that the Insured was unable to attend the Event;
- A summons or certificate issued by a utility provider, insurance company, diplomatic mission, public administration body, court, public authority or educational institution which requires the Insured to be physically present at the time of the Event.

- ✗ pregnancy or its usual symptoms, childbirth. The Insurer's risk cover for complications also does not extend to cancellation in connection with pregnancy or childbirth if the start date of the Event falls after the 27th week of pregnancy. Furthermore, the Insurer's risk cover shall not extend to the event when participation in the Event would have been medically contraindicated even if the pregnancy had not been interrupted and the Ticket for the Event was booked in the knowledge of the fact of the pregnancy.
- ✗ The Insurer shall not provide cover either when the competent authority refuses to issue the necessary permit to enter Hungary or fails to do so before the start of the Event, or the Insured does not have the necessary personal documents for travel by the starting date of validity of the Ticket or such documents are invalid.
- ✗ Even if an insured event occurs, the Insurer will not indemnify if entry to the Event is impossible for any other reason.
- ✗ The Insurer will not provide cover, pay claims or provide services if, by providing such cover or paying claims, the Insurer would be in breach of any sanctions, provisions or regulations of the United Nations or any trade, financial embargoes or economic sanctions, laws or regulations of the European Union, Hungary, the United Kingdom or the United States (to the extent that they do not breach any regulations or national laws applicable to the Insurer).



Are there any restrictions on the cover?

The Insurer shall be exempted from the obligation to pay indemnification, if it proves that::

- ! the insured event was caused by any change in the behaviour of the insured person caused by the consumption of alcohol, drug use, medicine overdosing or the taking of medicines not prescribed by a doctor,
- ! the insured event was caused by the insured person's illegal, wilful or grossly negligent conduct,
- ! the insured event occurred in relation to the suicide, suicide attempt or deliberate self-impairment of the insured or a close relative of the insured,
- ! the insured has not fulfilled the obligation to prevent and/or mitigate damage,
- ! due to the late notification of the insured event, material circumstances relating to the insured event cannot be ascertained,
- ! the document proving the insured event was not issued during the period of risk cover or the inability to participate is subsequently proven.

The Insurer shall not be obliged to provide its services:

- ! in the case of a breach of the obligation to communicate or report changes, unless the Insured proves that the circumstance withheld or not reported had been known to the insurer at the time of the Statement of Joining or that it did not contribute to the occurrence of the insured event;
- ! upon breach of the obligation to report the occurrence of the insured event, or the obligation to cooperate.



Where am I covered?

The insurance covers claims in all countries of the world, subject to the provisions of Clause 15.7. of the insurance terms and conditions.



What are my insurance obligations?

The Insured has the following obligations:

- provide data when making the statement of joining,
- report changes and prevent damage during the term of the insurance,
- mitigate and report an insured event, provide information and details in the case of a claim,
- as a Ticket purchaser, pay premium,
- report the occurrence of an insured event pursuant to the insurance terms and conditions.



When and how do I pay?

The insurance premium is payable from a bank or credit card.



When does the risk cover start and end?

The risk cover begins at 00.00 hours on the day following the day of the statement of joining and ends upon entering the event area at the time of validation of the Ticket (date, hour, minute).



How can I terminate the insurance?

- In view of telesales, within 14 days from the date of joining, with a written declaration by e-mail to cancel@vigpp.com.

How can I make a complaint?

alfa.hu/ugyintezes/panaszbejelentes.html#nyomtatvanyok