

Ticket Cover

Insurance Terms and Conditions no. 0482-1

Contractual Basis

The insurance consists of the Policy Schedule and these insurance Terms and Conditions. The laws and jurisdiction of Finland apply to this insurance contract.

Right of Withdrawal

You have a right of withdrawal following online purchase of the insurance if the insured event is more than 1 month away. The withdrawal period is 14 days, which applies from the day you receive the Policy Schedule and these Terms and Conditions:

- If you, for example, receive the Terms and Conditions on Monday the 1st, you can withdraw your purchase up to and including Monday the 15th.
- If the withdrawal period expires on a public/bank holiday, Saturday, Sunday, Christmas Eve or New Year's Eve, you can wait to withdraw your purchase until the next working day.
- The right of withdrawal ceases at the start of the event for which the insurance was purchased.
- The Right of Withdrawal does not apply to any insurances purchased for commercial or business purposes.

How to withdraw

If you wish to use your Right of Withdrawal, you must notify Tryg before the expiry of the withdrawal period. If you give a written notice - e.g. letter or e-mail - the notice must be sent before the end of the withdrawal period.

You can give notice using below details:

Email: affinity@moderna.fi

Telephone: +358 10 195 510

Letter: Moderna Försäkringar, Affinity, Box 7830, 103 98 Stockholm, Sverige

Questions about the Insurance

If you have any questions regarding the insurance, please feel free to contact us by telephone (+358) (0)10 195 510, or by e-mail to affinity@moderna.fi.

About the Insurance

The insurance, which is a cancellation insurance, can only be purchased when ordering tickets (including add-on purchases) through Lippu.fi. If you have any questions about the Insurance, please feel free to contact Lippu.fi or Tryg.

Who is the Policyholder

The Policyholder is the person or company that has entered into an agreement with Tryg and who has purchased this Cancellation Insurance, including add-on purchases from Lippu.fi.

Who is Insured

- The Policyholder, who purchased the ticket originally.
- Family members or up to 3 accompanying persons, whom have all purchased tickets as part of the same order.
- A new owner who has legally acquired the ticket, incl. Any add-on purchases. It is the obligation of the original Policyholder to provide the new owner with the relevant insurance documentation.

Family members

The term "family members" shall mean:

- children, children-in-law, grandchildren,
- parents, parents-in-law, grandparents,
- siblings, brothers-in-law, sisters-in-law.

Accompanying persons

The term "accompanying persons" shall mean persons who are not related to the Policy Holder and who have purchased tickets, incl. and add-on purchases, for the same event and as part of the same order.

Sum Insured

The sum insured is limited to the purchase price of the ticket including any add-on purchases (excluding Lippu.fi's service, payment method and delivery fees), shown on the receipt, subject to a maximum sum of EUR 7.500 each Insured.

Insurance Period

The insurance is valid from the date of purchase until the start of the event for which the insurance was purchased.

What is the deductible

The insurance is not subject to any deductible.

Claims covered by the Insurance

The insurance covers cancellation of tickets, incl. any add-on purchases, if you are prevented from attending the event for which the ticket was purchased due to:

- Acute illness, injury or death suffered by you, your family or an accompanying person.
- Fire or burglary in or at your private residence or your business premises immediately prior to the event.
- Storm, flooding or cloudburst in or at your private residence or your business premises immediately prior to the event.
- Divorce, separation or termination of cohabitation. On termination of cohabitation, it is a condition that you and your former cohabitant each have your own address in the National Register, and that you have been registered in the National Register as living together at the same address for at least 12 months prior to termination of your cohabitation.
- Involuntary dismissal or lockout of you, provided that the dismissal or lockout occurs during the insurance period and less than three months prior to the event for which the ticket was purchased.
- New employment following involuntary dismissal and where you are unable to take time off in order to attend the event, provided that the dismissal occurs during the insurance period and that you have started your new job less than one month prior to the event for which the ticket was purchased.
- Re-examination following a failed exam at an educational institution above primary and lower upper secondary school level. Coverage is subject to you being an active student, that you purchased the tickets, incl. any add-on purchases, before the time of the failed exam, and that you have to attend the re-examination within the same period or up to two weeks following the event for which the ticket was purchased.
- Pregnancy conditions that, based on medical advice, make it unsafe for the you to participate in the event as it may cause for birth complications. Coverage is subject to you having not been pregnant at the time the ticket was purchased.
- Fraud committed by an employee in your business, or a non-contractual cease of work by employees in your business immediately prior to the event. Any fraud must be reported to law enforcement.

Acute illness

The term "acute illness" shall mean an acute and unexpectedly occurring illness that requires medical attention by a doctor, emergency room admittance or hospitalisation, and which is of such an extensive nature that a doctor advises against your participation in the event.

Injury

The term "injury" shall mean a severe and unexpectedly occurring injury that requires medical attention by a doctor, emergency room admittance or hospitalisation, and which is of such an extensive nature that a doctor advises against your participation in the event.

Claims not covered by the Insurance

The insurance does not cover illness or injury when the main cause thereof is a pre-existing illness or predisposition to illness (other than indisposition or fainting), or if the injury was known at the time the insurance was purchased.

Additionally, the insurance does not cover any damage, injury or loss, regardless of your state of mind or mental capacity, due directly or indirectly to:

- Deliberate, criminal or grossly negligent acts or omissions
- Participation in fights, self-induced intoxication, self-induced influence of narcotics and other intoxicants or attempted suicide.

General Exclusions and Limitations

The insurance does not apply to any losses caused by, or as a result of, contributed to or arising from, whether direct or indirectly:

Force Majeure

Including war (whether declared or not), acts of war, cyber warfare, violation of neutrality, civil war, riots or civil unrest, insurrection or revolution, strikes, lock-outs, blockades, government intervention, natural disasters, epidemics and pandemics.

Nuclear Risks

Including the intentional or unintentional release of nuclear energy, as well as the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

Acts of Terrorism

Including cyber terrorism as well as the intentional or unintentional consequence of the spreading of biological, chemical, biochemical or nuclear agents or materials in connection with terrorist acts.

The term "terrorism" shall mean an act which includes, but is not limited to, the use of force, violence and / or the threat thereof, by a person or group, whether acting on their own or on behalf of others, or in connection with an organization or government that is conditioned by political, religious, ideological or ethnic purposes, reasons or beliefs, that intends to influence or coerce a government and / or induce or inflict public fear.

Illegal Acts

When such illegal acts are committed by the Policyholder or a member of the Policyholder's household.

Sanctions and Embargo

If, by virtue of any law or regulation which is applicable to Tryg at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the policyholder is or would be unlawful because it breaches an embargo or sanction imposed by the United Nations, the European Union, Great Britain or the United States of America, Tryg shall provide no coverage and have no liability whatsoever nor provide any defense to the policyholder or make any payment of defense costs or provide any form of security on behalf of the policyholder, to the extent that it would be in breach of such law or regulation.

In the event of a Claim

In the event of a claim covered under these Terms and Conditions, you must report the claim to our Claims Centre as soon as practically possible and prior to the start of the event. We ask you to fill out a notification of claim, forward unused tickets and receipt of purchase from Lippu.fi. Claims incurred after the start of the event for which the ticket was purchased, is not covered by the insurance.

You can report a claim using below contact information:

Web: <https://www.moderna.fi/>

Telephone: (+358) (0)10 195 510

Documentation Requirements

You must provide Tryg with the documentation and information that we consider necessary to determine whether a claim is covered and, if so, the amount of compensation. Tryg are not obliged to pay compensation until we have received the documentation and information that we have requested.

Acute illness, injury or death

At Tryg's request, you must provide access to relevant information. On request, Tryg may demand a medical certificate with a diagnosis. The medical certificate shall be forwarded to Tryg, who will pay the related fee. In the event of death, the death certificate shall be forwarded to Tryg.

Fire or burglary

You must provide Tryg with documentation that the matter has been reported to law enforcement.

Storm, flooding or cloudburst

You must provide Tryg with documentation that the claim has been reported to your insurance company and rescue services.

Divorce, separation or termination of cohabitation

You must provide Tryg a copy of the decree of divorce/separation. On termination of cohabitation, you must send an extract from the National Register.

Involuntary dismissal or lockout

You must provide Tryg with documentation of your notice of dismissal or lockout.

Re-examination

You must provide Tryg with the date and time of the re-examination as well as relevant documentation.

Pregnancy

At Tryg's request, you must provide access to relevant information. Tryg may demand a medical certificate with a diagnosis. The medical certificate shall be forwarded to Tryg, who will pay the related fee.

Fraud or cease of work in your own business

At Tryg's request, you must provide us with the police report and/or documentation of what caused the cease of work in your own business (e.g. minutes from trade union negotiations on the work stoppage).

When do we pay compensation

Compensation is paid in the same currency as the ticket was purchased in, no later than 1 month after we have received and assessed the information that we deem necessary to decide whether compensation is to be paid and, if so, how much compensation is payable. In the event of payment, we are subrogated to your rights.

Reduction or lapse of compensation

According to the Finnish Insurance Contracts Act, your compensation may be reduced or lapse entirely if you:

- deliberately (fraudulently) withhold any information, or intentionally provide incorrect information which is of importance to the insurance.
- fail to comply with your obligations as stated in these Terms and Conditions.
- have caused the damage, injury or loss as a result of gross negligence.

General Terms and Conditions**Premium and Payment**

The price of the insurance has been agreed by Tryg and Lippu.fi, and is fixed in accordance with the going rate. The insurance is paid for together with the purchase of the ticket, incl. any add-on orders. The price includes an insurance premium tax of 24%, which Tryg forwards to the relevant authorities.

Double Insurance

If an insurance against the same risk has been purchased with another insurer, and this insurer has made a reservation that the coverage will lapse or be reduced if an insurance covering the same risk has also been purchased with another insurer, the same reservation applies to this insurance. This provision only applies to the mutual relationship between the insurers, which will thus pay compensation jointly.

Insurance Distribution and Remuneration

Lippu distributes insurance for Tryg, and receives remuneration for its sale of insurance.

Insurer

The Insurer is Moderna Försäkringar, (in these terms Tryg), part of Trygg-Hansa Försäkring Filial, 106 26 Stockholm, Sweden, Business ID 516403-8662, a branch of Tryg Forsikring A/S, Business ID 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

Statute of Limitation

Insurance compensation must be applied for in written form from Tryg within one year after the applicant has received information about the validity of the insurance, the insured event and the damage caused by the insured event. In any case, compensation claims must be submitted within 10 years of the insurance event. Reporting an insurance event is compared to submitting a claim. If the compensation claim is not presented within the deadline, the applicant loses his right to compensation.

Legislation and Jurisdiction

The provisions of the Insurance Contracts Act (543/1994) and Finnish legislation apply to this insurance. Disputes arising from the insurance contract or these insurance conditions will be resolved in accordance with Finnish legislation in a Finnish court, unless otherwise agreed or notified.

Subrogation

When a claim is covered under these Terms and Conditions, Tryg shall be subrogated to the your right to claim compensation from the party responsible for the damage, injury or loss. If, after occurrence of the damage, injury or loss, you forfeit your right to compensation from said party in accordance with a contract, warranty or similar, or your right of subrogation, Tryg's liability in respect of coverage, will be limited correspondingly. In addition, you may be held liable for compensation already provided.

Supervision

Tryg is regulated and supervised by the Danish Financial Supervisory Authority (Finanstilsynet) and Moderna Försäkringar is regulated and supervised by the Swedish Financial Supervisory Authority (Finansinspektionen).

Summary of Privacy Policy

Your personal data are processed in accordance with the EU's General Data Protection Regulation and supplementary Finnish data protection legislation. Personal data processed include name, address, civil registration (CPR) number, financial circumstances, payment information, state of health, other information necessary for writing, renewal/change of insurance, or change of insurance administration, as well as data disclosed in connection with compensation etc.

These data may be disclosed for the above purposes to partners in and outside the EU and EEA, insurance intermediaries or other companies in the group. The data may also be disclosed to the authorities, if so required by law. Moderna Försäkringar (part of Trygg-Hansa Försäkring Filial, a branch of Tryg Forsikring A/S) is the data controller.

You have the right to receive information about how your data are processed by us and to request an extract of this (register extract). You also have the right to have inaccurate data rectified or erased in some cases. You may also request that the processing be restricted or object to the processing of your personal data and to request that the data you have disclosed to us be transmitted to another company or authority (data portability).

Contact our Data Protection Officer by email at dataskydd@modernaforsakringar.se. If you prefer to write us a letter, the address is: Moderna Försäkringar, Dataskyddsombud, Box 7830, 103 98 Stockholm, Sweden.

When contacting us, you may request that we send our privacy policy to you by post, and you may inform us that you do not consent to our use of your personal data for direct marketing purposes.

See our privacy policy at <https://www.moderna.fi/gdpr/english> for complete information about our processing of personal data. If you want to know more about Lippu.fi's integrity policy and processing of personal data, contact Lippu.fi.

If you do not agree with us

Our goal is customer satisfaction. It is valuable for us to receive feedback from you, whether you are satisfied or think that we could do better in some aspects. We hope that your matter can be resolved through mutual dialogue.

Primarily

If you are not satisfied with the decision regarding your case or the way the matter has been handled, contact the person handling the case. If you want the head of the department to check your case, send an email to affinity@moderna.fi and write "complaint" and your claim number in the subject line. If you want to write a letter, the address is: Tryg Affinity, Box 7830, 103 98 Stockholm, Sweden. In order for your complaint to be processed as quickly as possible, please state your name, claim number and the thing you are dissatisfied with. If you have additional information or documents that the department has not previously read, please let us know as well.

Secondarily

We recommend that you primarily follow the instructions described above. This is often enough to clear up the situation. If you are not satisfied with our decision, you can ask the customer representative to reconsider the matter. We ask you to describe why you think the decision is wrong, and to tell us your name and claim number. The e-mail address of the person in charge of complaints is: kössäsiamies@moderna.fi. If you want to write a letter, the address is: Moderna Försäkringar Affinity, Klagomålsansvarig Box 7830, 103 98 Stockholm, Sweden

Other counseling and assessment channels

If, after the review, you are still dissatisfied with Tryg's decision, you can contact one of the bodies listed below for further advice and assessment:

Fine – finnish financial ombudsman- bureau

If the policyholder or applicant is dissatisfied with Moderna Försäkringar's decision, he can ask for advice and supervision from FINE- an independent expert assisting you free of charge. Contact information: Address: Porkkalankatu 1, 00180 Helsinki, phone: +358 9 6850 120, e-mail: info@fine.fi, www.fine.fi/en/

Insurance Board

The board's task is to make recommendations in disputes related to the interpretation and application of the law and insurance conditions. Contact information: Porkkalankatu 1, 00180 Helsinki, phone: +358 9 6850 120, e-mail: info@fine.fi

The Consumer Disputes Board

The Consumer Disputes Board is a neutral and independent dispute resolver. Its members represent both consumers and entrepreneurs. Contact information: Address: Hämeentie 3, PO Box 306, 00531 Helsinki, phone: +358 295665200, e-mail: kril@oikeus.fi.

Court of Justice

If the insured is dissatisfied with Tryg's decision, he can file a lawsuit against Tryg. The lawsuit can be filed in the district court in the insured's domicile in Finland, in Tryg's domicile or in the district court in the place where the damage occurred, unless international agreements in Finland stipulate otherwise. The lawsuit must be filed within three years after the party has been notified in writing of Tryg's decision. After the deadline, the lawsuit can no longer be filed.