

CANCELLATION INSURANCE FOR TICKETS TO "FLEX EN GARDE" SHOWS

Insurance product information document

Company: Eurolife FFH Asigurări Generale S.A., registered in Romania, operating licence No 579/17.08.2007

EUROLIFE FFH

A FAIRFAX Company

Visează. Evoluează. Asigură.



T: (+40)31 423 00 75



www.eurolife-asigurari.ro



asigurari@eurolife-asigurari.ro

This document contains a brief overview of the main elements of the insurance product.

Full information on the conditions of insurance is available on our website www.eurolife-asigurari.ro/flex-engarde.

What type of insurance is it?

FLEX En Garde is an insurance policy for people who buy tickets to shows and wish to insure themselves for the situation where they are unable, for reasons beyond their control, to attend the shows for which they have purchased tickets, thus having the possibility of recovering the value of the tickets.

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What is insured?

✓ Persons who have bought tickets to the performances and who have concluded insurance contracts and by extension (by default) persons who benefit from these tickets;

The insurance product covers multiple events occurring during the insurance period that prevent the ticket holder from attending the show:

✓ Medical events (e.g. illness/accidents involving hospitalisation, recommendation to rest at home, investigations to be carried out on the date and time of the show);

✓ Family events (e.g. death of the insured or a first-degree relative, birth of a child or grandchild within 48 hours before the date and time of the performance);

✓ Material events (e.g. serious material damage occurring no more than 48 hours before the date and time of the performance as a result of fire, burglary/vandalism, flood, weather or natural phenomenon affecting the residence of the Insured);

✓ Other events (e.g. public transport strike, vehicle breakdown on the way to the show, flight cancellation/delay);

✓ Diagnosis of the Insured with COVID-19 (SARS-CoV-2), as a result of which the Insured must be hospitalised or placed in isolation or quarantined for the duration of the performance.



What is not insured?

✗ Situations in which the responsibility for compensation lies with the organiser of the performance (e.g. cancellation of the show by the organiser, closure of the performance venue, etc.);

✗ Bans imposed by the authorities, restrictions on free movement, closure of airports, closure of borders, restrictions on the staging of shows;

✗ Tickets issued by electronic fraud;

✗ Events caused by war and other hostilities, radiation, handling of weapons or dangerous substances;

✗ Events caused by the Insured's participation in contravention or criminal activities;

✗ Voluntary use of drugs, psychoactive substances, narcotics;

✗ Pandemics or epidemics;

✗ Risks arising from the wilful act or gross negligence of the Insured.



Are there coverage restrictions?

! People who have not purchased tickets for the shows



Where do I benefit from the insurance?

✓ On the territory of Romania.



What obligations do I have?

Notify us of the occurrence of an insured risk within 2 calendar days of the occurrence of the risk but no later than the start date of the show.

Provide us with the documents required to settle the claim.

Give us true and complete information.



When and how do I pay?

The insurance payment is made in RON, in full.



When does coverage start and when does it stop?

Coverage begins on the date stated in the insurance policy and ends on the date and at the start time of the show for which the ticket was purchased.



How can I terminate the contract?

The contract can be terminated by completing and signing the termination form.

The form should be sent to Eurolife FFH Asigurări Generale S.A.

For information:

☎ (+40)31 423 00 80

✉ asigurari@eurolife-asigurari.ro

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