

# Certificate of insurance

## Cancellation insurance for tickets

Insurance terms and conditions 03201-3

The certificate of insurance contains information about who the insurance covers as well as when and where the insurance covers and the applicable sums insured. You will also find safety and security regulations and rules on alteration of risk Safety and security regulations, i.e. rules on your obligation to prevent damage, injury and loss. Rules on the alteration of risk apply to insurance events involving changes to a specifically stated matter of material significance to the risk and where Tryg makes a reservation to the effect that Tryg is entirely without liability for such events.

You must report any claims to Tryg as soon as possible. In the certificate of insurance, you will also find information about how to report claims and your right to complain about decisions in insurance cases, as well as other important information about the insurance policies. The insurance terms and conditions specify what is covered under the insurance.

<b>Policyholder</b>	The policyholder is the person or company that has entered into a contract with Tryg to take out cancellation insurance for tickets, including related bookings, or for another person who has subsequently acquired the insured tickets, including related bookings, in a lawful manner.
<b>Insurer</b>	Trygg-Hansa Försäkring, SE-106 26 Stockholm, business ID 516403-8662, a branch of Tryg Forsikring A/S, business ID 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark. ('Tryg')
<b>Insured product</b>	Tickets, including related bookings
<b>Terms and conditions</b>	03201-3
<b>Insurance period</b>	The insurance is valid from the time of purchase and thus provides cover from the date of purchase and until the start of the event for which the insurance was purchased.

## Reporting a claim

### Notice of claim

In case of a claim, please contact Tryg immediately and before the start of the event, send unused tickets and the receipt from eventim.no and file a notice of claim. Cancellation after the start of an event is not covered by the insurance.

You can report the claim by:

**Email:** affinity@tryg.no

**Tel.:** 80041600

# About the insurance contract

The insurance contract consists of:

- **Certificate of insurance**
- **Insurance terms and conditions**

It is important that you read both the certificate of insurance and the terms and conditions applying to your insurance contract.

## **Safety and security regulations and instructions**

Safety and security regulations are rules on how the insured and others should behave to prevent and limit any damage, injury or loss. See Section 1-2(e) of the Norwegian Insurance Contracts Act (*Forsikringsavtaleloven*). Tryg reserves the right to decide that it is wholly or partially free from liability if a safety or security regulation has not been complied with. If insurance events arise due to a failure to comply with a safety or security regulation, a decision is made as to whether Tryg will pay any compensation and, if so, how much, taking into consideration the degree of culpability, the course of events and other circumstances. See Section 4-8 of the Norwegian Insurance Contracts Act.

## **Safety and security regulations and due care requirement**

- Wherever possible, you must seek to limit any damage, injury or loss which has already occurred and prevent any damage, injury or loss that you suspect may be about to occur. If you fail to seize your opportunity to limit any damage, injury or loss by intent or gross negligence, the compensation may be reduced or lapse completely.

## **Alteration of risk – lapse of liability**

Tryg makes a reservation to the effect that Tryg is entirely without liability for insured events which are due to a change to a specifically stated matter of material significance to the risk. See Section 4-6 of the Norwegian Insurance Contracts Act.

## **The insurance does not cover**

The insurance does not cover illness or injury if the main cause is a pre-existing illness or where the injury was known at the time at which the insurance was purchased.

The insurance does not cover damage, injury or loss caused directly or indirectly by:

- Intentional, criminal or grossly negligent acts or omissions.
- Participation in fights, self-induced intoxication, self-induced use of drugs and other intoxicants or attempted suicide.

**Tryg (Trygg-Hansa)** | 106 26 Stockholm | Sweden  
80041600 | [www.affinity.tryg.no](http://www.affinity.tryg.no)  
branch of Tryg Forsikring A/S, Denmark | CVR no. 24260666

### **Acts committed with intent and gross negligence**

- If the insured has intentionally caused the insurance event, Tryg disclaims any liability.
- If the insured has caused the insurance event through gross negligence, Tryg's liability may be reduced or cease to apply.
- However, the exclusion of liability for acts committed with intent and gross negligence does not apply if the insured was unable to understand the scope of his/her acts due to age or state of mind.
- The rule on gross negligence does not apply to children under the age of 16.

### **Report any claim as soon as possible**

If an insurance event has occurred, the insured or anyone who believes to have a claim against Tryg must notify Tryg thereof without undue delay. See Section 4-10 of the Norwegian Insurance Contracts Act.

### **Complaints procedure**

- a) If you disagree with our decision in an insurance-related matter, you should begin by contacting the department at Tryg that handled your claim in the first instance.
- b) If you are still not satisfied with the decision following your inquiry to the relevant department, you may file a complaint with Tryg's Quality Assurance Department.  
The Quality Assurance Department's address is: Tryg Forsikring, v/Kvalitetsavdelingen, Postboks 7070, NO-5020 Bergen. Complaints may be filed electronically at: [www.tryg.no/meld-skade/klagemuligheter](http://www.tryg.no/meld-skade/klagemuligheter).
- c) You are also entitled to complain to the Norwegian Financial Services Complaints Board. The Norwegian Financial Services Complaints Board's address is: Finansklagenemnda, Postboks 53 Skøyen, NO-0212 Oslo. Web: [www.finkn.no](http://www.finkn.no).

### **Association – significance of other persons' actions**

Association means that acts by other persons will have the same impact on the insured's rights as if the insured had carried them out himself/herself. See Section 4-11 of the Norwegian Insurance Contracts Act.

Those associated with the insured are:

- a spouse cohabiting with the insured.
- persons with whom the insured co-habits in a permanently established relationship.

### **Double insurance and subrogation**

In those cases, in which Tryg pays compensation, and the damage, injury or loss is also covered by other insurance policies or other liable parties, Tryg has a right of subrogation and may claim recourse from these parties. If the same damage, injury or loss is covered by more than one insurance policy, the insured may choose which insurer to use until the insured's total loss is covered. The compensation is divided proportionately among the insurers, based on the extent of each insurer's liability for the loss; see Section 6-3 of the Norwegian Insurance Contracts Act. If the insurer has paid compensation for damage, injury or loss not covered by the insurance contract, the insured or the person identifiable with the insured must repay the compensation.

### **Legislation**

Unless otherwise agreed, Norwegian legislation applies. The Norwegian Insurance Contracts Act governs non-life insurance contracts.