

# CANCELLATION INSURANCE

If you need to cancel

# Cancel regardless of cause

You can now insure yourself against bad luck. If something unexpected occurs, causing you to have to cancel a prepaid trip, we will reimburse you. But that's not all. We will also reimburse you if you need to cancel tickets or other arrangements that have been booked and paid for in advance. This could be a concert, a football match, campsite fees, a holiday cottage or a theatre ticket.

Unexpected events include you or a close relative falling ill, suddenly having to go away on a business trip that you didn't know about when you booked, or other serious events that disrupts your plans.

You also avoid any excess if you can verify the cause of cancellation.

## **A BRIEF SUMMARY**

### **No excess**

You will receive all your money back if you cancel before the start of the trip or arrangement and can verify the reason for cancellation.

If you cannot verify the reason for cancellation, you will still receive money back; the excess will then be 20 per cent of your costs, but at least SEK 1,000.

### **Cheap insurance**

You pay just 6 per cent of the value of the ticket, arrangement or trip. No extra additional premium.

### **Relatives**

The insurance also applies if something happens to a close relative that results in you having to cancel.

### **Comprehensive**

The insurance covers plane tickets, hotel accommodation, concerts, football matches, campsite fees, holiday cottage bookings, theatre tickets and much more.

# Your money back if something happens

Cancellation insurance protects you if something happens that forces you to cancel. It costs just 6 per cent of the value of your ticket, arrangement or trip.

## THIS IS WHAT THE INSURANCE COVERS

See full insurance policy conditions on page 6.

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### A GENERAL INFORMATION ABOUT THE INSURANCE

The insurance can be taken out for all trips or arrangements offered to the public and priced according to a fixed price list.

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### B ALL CANCELLATIONS

Your cancellation costs regardless of cause, up to a maximum	SEK 40,000/person SEK 160,000/group
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### C EXCESS

You do not pay any excess if an impartial person, e.g. police officer, doctor, employer or similar can verify the reason for the cancellation.	SEK 0
You will still receive compensation even if you don't have a certificate or similar from an impartial person, but an excess will then be payable.	20 % of the insured amount however at least SEK 1000

### IF YOU NEED TO CANCEL, REMEMBER THE FOLLOWING:

Cancellation of any trip or arrangement must be initiated as soon as possible after the cause for cancellation arises, with both the travel agency/organiser and Europeiska being contacted.

The claim must include name, address, telephone number and payment details for the party, or parties, that cancelled the trip or arrangement. Describe also the reason for the cancellation.

Read more in the terms and conditions on page 6 under subsection D. Notification of claim.

The claim must be submitted to:  
Europeiska, Box 1,  
SE-172 13 Sundbyberg, Sweden or at [www.europeiska.se](http://www.europeiska.se).

# EXAMPLES OF EVENTS COVERED BY THE INSURANCE

## **MADONNA WAS LATE**

Pernilla and Carola were going to Nice to see a Madonna concert. The day before departure they found out that the performance had been postponed by a week. Since Pernilla and Carola didn't want to miss their favourite artist, they changed their plane tickets and accommodation booking.

Example:

Pernilla and Carola got all their money back, as they had insured both their flights and their hotel booking. The girls arranged new plane tickets and hotel accommodation the same day and got to see Madonna one week later.

## **A BLESSING IN DISGUISE**

Anders surprised his family by booking a wonderful holiday in Majorca. Shortly before the holiday was due to start Anders lost his job and the family's finances worsened

Example:

Thanks to Europeiska's cancellation insurance, which Anders took out when he booked the holiday, he got back the full amount. Six months later Anders got a new job and then booked a new trip to Majorca for the whole family

## When you want comprehensive cover CANCELLATION INSURANCE

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Cost	6 % of the price of the ticket, arrangement or trip
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### ***Price example***

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Concert á SEK 500	SEK 30
Trip á SEK 10,000	SEK 600

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Prices are valid as of 1 October 2009

# TERMS & CONDITIONS

FOR CANCELLATION INSURANCE VALID  
FROM 1 OCTOBER 2009

This is a translation from Swedish to English of the insurance conditions "Villkor för avbeställningsförsäkring gällande från 1 oktober 2009". In the event of a dispute regarding the content and interpretation of these terms and conditions, the original Swedish wording shall always prevail.

## A. GENERAL INFORMATION ABOUT THE INSURANCE AND INSURANCE PERIOD

- This insurance can be taken out for all trips or arrangements offered to the public and priced according to a fixed price list.
- Unless otherwise agreed with Europeiska, the insurance must be taken out and paid for within two days of the registration fee/deposit for the trip or arrangement becoming due.
- Insurance cannot be taken out or paid for later than three days before a trip or arrangement commences.
- All insured persons must be named on the insurance certificate.
- Limitations and exceptions are marked in grey. Read and follow these to prevent the risk of your compensation being reduced or withheld altogether.

### A.1 Insurance period

The insurance comes into force once the premium has been paid and ceases to apply once the trip/arrangement commences. The trip is considered to have commenced once you have checked in at the airport/bus/train/boat terminal or passed through the entrance to the venue.

### Limitations

Insurance not taken out in accordance with these terms and conditions is not valid and any premium paid will be refunded.

## B. INSURANCE COVERAGE

### *This is what your insurance covers*

**B.1** Your cancellation costs regardless of cause.

**B.2** Compensation is paid for any costs not refunded as per fixed cancellation provisions and not excluded in other respects as per these insurance conditions. Agreed insured sums are shown on the insurance certificate.

**B.3** Unless otherwise agreed with Europeiska, the maximum insured/compensation sum is SEK 40,000 per person and trip/arrangement. For group travel, unless otherwise agreed with Europeiska, the maximum total compensation sum is SEK 160,000 if several people in the group cancel for one and the same reason, regardless of whether one or more policies have been taken out.

### However, bear the following in mind

- The insured/cancellation sum shall correspond to the sum you are at risk of losing, rounded up to the nearest hundred.
- The reason for cancellation must have occurred after the policy was taken out and paid for.
- You must also be able to verify, in a satisfactory way, the reason for the cancellation by means of a certificate from an impartial doctor, police officer, employer or a certificate from a relevant authority or similar. The certificate must show the reason for cancellation. In the absence of any certificate, the policy is subject to an excess.
- Contact with the issuer of the certificate must have taken place before the intended start date for the trip/arrangement.
- Only one insurance policy can be taken out per person/ group.

### You do not receive compensation for:

- Any trip or event cancelled by the organiser, for which compensation is received from elsewhere.

### C. EXCESS

- If the reason for cancellation can be verified by a certificate from an impartial person, e.g. certificate from an impartial doctor, police officer, employer or a certificate from a relevant authority or similar, the insurance applies without excess.
- In the absence of a certificate verifying the reason for cancellation, the insurance is subject to an excess of 20 % of the insured/cancellation sum, however at least SEK 1,000.

## D. NOTIFICATION OF CLAIM

- Cancellation of any trip or arrangement must be initiated as soon as possible after the cause for cancellation arises, with both the travel agency/organiser and Europeiska being contacted.
- The claim must include name, address, telephone number and payment details for the party, or parties, that cancelled the trip or arrangements. Describe also the reason for the cancellation.

### Please enclose with the claim form:

- original insurance certificate
- certificate from tour operator/travel agency/organiser showing cancellation costs and the cancellation date for the trip/arrangements.
- invoice/booking confirmation showing the price of the trip/arrangements
- original travel document/ticket. (If the ticket is partially refundable by the company, enclose a copy of the ticket instead).
- original document verifying the cause of the cancellation, e.g. medical certificate or police report.

### Limitations

Claims not made in accordance with these terms and conditions may result in the compensation being reduced, being altogether withheld or an excess.

In general, the provisions of the Insurance Contracts Act SFS 2005:104 (FAL) are valid, where applicable.

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## Your right to cancel

When you take out insurance through a distance contract, you are entitled to cancel the purchase within fourteen (14) days of the contract having been entered into. If you wish to exercise this right, you must inform Europeiska of this. If you choose to exercise your right to cancel, Europeiska is entitled to demand a premium equivalent to the period the insurance has been in force, but at least the applicable minimum premium. You have no right to cancel if the distance contract relates to an insurance policy with an agreed validity period of one month or less.

The provisions of the right to cancel do not apply either if both parties, at your request, have fulfilled their obligations pursuant to the distance contract. Section 3 of the Distance and Doorstep Sales Act (SFS 2005:59) contains additional provisions regarding the right to cancel.

## The Personal Data Act (SFS 1998:204), (PuL)

"The personal data that Europeiska collects about you in connection with taking out our insurance and in connection with our settlement of claims is necessary in order for us to administer the insurance as well as to satisfy our contractual obligations and, in general, satisfy your wishes as a customer.

We also have a certain duty to provide information to the authorities. This means that we must provide the information that the authorities request. You also have the right to request once a year, in writing and without cost, information from us about the information we have on you and how it is used. You can also notify Europeiska in writing if you do not want your personal data to be processed for purposes relating to direct marketing."

## The address is:

Europeiska, Personuppgiftsombudet,  
Box 1, SE-172 13 Sundbyberg, Sweden.  
Requests for amendment of personal details can be made to the same address."

Notification should be sent to:  
Europeiska Försäkringsaktiebolaget (publ)  
Box 1, SE-172 13 Sundbyberg, Sweden  
Office Address: Allén 6 A, Sundbyberg,  
Sweden  
Tel: +46 (0)770-45 69 00  
Fax: +46 (0)8-2014 84

Corporate ID no.: 502005-5447 Registered  
office of the company: Sundbyberg

E-mail: [info@europeiska.se](mailto:info@europeiska.se)  
Website: [www.europeiska.se](http://www.europeiska.se)

## What to do if you are not satisfied with our settlement of the claim

At Europeiska, we want to provide you with personal service and good personal contact. If you should experience a compensable event, we want your claim to be processed promptly and for you to receive the compensation to which you are entitled according to the terms and conditions. If you are not satisfied with our settlement of the claim, you can have the case reappraised. Talk to the claims adjuster again. There may have been a misunderstanding or new circumstances may have arisen that may affect the case. If you are still not satisfied, our claims adjuster is obliged to take up your claim with a higher body within Europeiska on their own initiative.

## Reappraisal outside Europeiska

If you are not satisfied, you can apply to the following bodies outside Europeiska.

## The National Board for Consumer Complaints:

Reviews complaints from private individuals. The proceedings are free of charge.  
Address: Box 174,  
SE-101 23 Stockholm, Sweden.  
Telephone: +46 (0)8 508 860 00.

## Public court

Even if you have your case heard by another party, you can turn to the courts. You can obtain help with the costs associated with legal proceedings either through:

- public legal aid, which provides a grant towards legal costs after a means test, or
- legal expenses insurance.

## ADVISORY SERVICES OUTSIDE EUROPEISKA

### The Consumers' Insurance Bureau

The bureau is run jointly by the insurance companies, the Swedish Financial Supervisory Authority and the Swedish Consumer Agency. The purpose of the bureau is to provide free advice and assistance on various insurance matters to private individuals (consumers) and to certain business people.  
Address: Box 24215 (Karlavägen 108)  
SE-104 51 Stockholm, Sweden.  
Telephone: +46 (0)8-22 58 00

