

# Cancellation insurance

Fact Sheet for the insurance product

Company: Mysafety Försäkringar AB, Rådmanngatan 40, 113 57 Stockholm, company registration number 556522-0612, registered in Sweden. Insurance intermediary.

Product: Cancellation insurance

This is a product sheet, full details of the insurance policy are available in other documents such as the pre-purchase information and full terms and conditions. For further information, refer to [www.mysafety.no](http://www.mysafety.no). The information document includes insurance coverage from our insurer Trygg-Hansa Försäkring Filial

## What type of insurance is this?

The insurance reimburses the cost, or part of the cost, if the Insured is unable to participate in the insured event



### What is included in the insurance cover?

The insurance reimburses the cost, or part of the cost, of the insured event if the Insured is unable to participate due to any of the following reasons:

- The Insured suddenly falls ill, has an accident, or passes away.
- A close relative suddenly contracts an acute illness or has an accident that is of such a serious nature that relatives need to be contacted.
- A close relative suddenly passes away.
- The Insured needs to stay at home or return home due to a burglary/break-in or substantial damage to their residence caused by a fire, storm, flood, water leak, explosion, landslide or vandalism. Substantial damage is defined as an event that prevents you from reasonably participating in the event that the booking relates to.
- The Insured is advised by a doctor not to participate.
- The means of public transport (including scheduled flights) used by the Insured to travel from their home to the destination does not operate according to the pre-announced timetable.
- The Insured has been prevented from arriving at the destination due to that the vehicle used by the Insured is involved in a traffic accident or suffers a mechanical failure that requires repair in a garage in order to be able to continue travelling with the vehicle.
- The Insured is summoned as a witness in a court proceeding.
- The Insured's residence, route or destination is located in such an area where the Police or other public authority officially advises against transport and staying outdoors due to snowfall, ice hazards, fog, storm or similar situation. In the event of a weather warning from the Norwegian Meteorological Institute, a red warning is required.
- The Insured who is employed by the Norwegian Armed Forces or the Norwegian Rescue Services Agency is deployed/sent on assignment at the time of the event and the Insured was not aware of the deployment/posting at the time of the booking.

- The Insured person is ordered to work by an employer (does not apply if self-employed).
- A babysitter hired by the Insured suddenly falls ill or is otherwise prevented from appearing and this occurs less than 48 hours before the event and no replacement has been found.
- The maximum compensation is the price paid for the insured event, up to a maximum of NOK 500,000 in total.



### What is not included in the insurance cover?

- Loss as a result of an illness or injury known at the time of the booking.
- Transport delays or that the vehicle is inoperable due to lack of petrol, engine oil, or battery charge.
- Transport delays/vehicle breakdown or being inoperable caused by the Insured themselves.
- Transport delay as a result of the Insured not having planned the trip taking weather conditions and other events affecting traffic or road conditions into consideration.
- Cancellation as a result of an ongoing or planned medical examination, treatment or check-up for a confirmed or suspected health issue.
- Cancellation as a result of a change in plans, double booking, anxiety, a change of mind or similar.



### Are there any limitations on what the insurance covers or exclusions?

Stated below are examples of what is not included in the insurance.

- If the Insured does not comply with the duty of care precautions, the right to any compensation may be reduced or even disappear completely.
- If the organiser makes a refund, the amount refunded will be deducted from the compensation we pay.

**Where is the insurance valid?**

The insurance provides worldwide coverage.

**What are my obligations?**

- To pay the insurance premium when due.
- To report any loss immediately without delay to Mysafety Försäkringar.

**When and how should I pay?**

The premium for a new insurance policy must be paid at the time of the booking.

**When does the insurance start and when does it end?**

- The insurance is valid from the time at which the booking of the insured event was made and paid for and expires when you arrive at the event, and no later than the when the event begins.
- The insurance is only valid for the specific event the policy was taken out for and cannot be renewed.

**How can I cancel the insurance policy?**

If you want to discontinue the insurance at the end of the insurance period, you do not need to do anything. The insurance is discontinued automatically.

This is a translation of the original Norwegian Insurance Product Information document (IPID). In case of discrepancy, the Norwegian wording prevails.