

PRE-PURCHASE INFORMATION

Brief summary of information on the insurance cover

This is not the comprehensive terms and conditions of your policy, but rather a concise overview intended to summarise what your insurance plan covers. You have the right to receive this information before and after purchasing the insurance and it is important that you read through it. If you suffer a loss entitling you to make a claim, the full text of the policy's Terms and Conditions of Insurance together with your insurance policy's declarations page constitute the contract between you and us. The Terms and Conditions of Insurance may contain more limitations or exclusions and duty of care requirements than those listed here. You can find the full Terms and Conditions of Insurance at mysafety.no. If any specific insurance cover is particularly important to you, you can find out if it is encompassed within the insurance policy by contacting our Customer Service on +47 22 26 44 00.

Cancellation insurance

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 home 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 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 insurance will also apply if you are dependent on a carer and the carer is unable to participate due to one of the reasons stated above.

Significant limitations and exclusions

The insurance does not cover:

- Cancellation due to an illness or injury known at the time of the booking. However, compensation for cancellation may be paid in the event of a sudden and unforeseen acute deterioration of a persistent or chronic illness provided that the persistent/chronic illness has not shown any symptoms, has not been subject to medical attention or care (other than a scheduled routine check-up), nor has treatment been changed within 6 months prior to the purchase of the insurance.
- 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.

Duty of care precautions – what the Insured must do to avoid a loss or injury

The compensation may be reduced or refused in its entirety if the Insured contracts an illness or has an accident due to the Insured's incorrect use of medication or the use of alcohol, illicit drugs or other intoxicant.

Maximum compensation per insurance period

The price for the insured event

up to NOK 500,000

If one or more Insured persons are unable to participate in the purpose the booking was made for and the reason for this is covered and eligible for compensation but the purpose

of the booking can be fulfilled with the other participants, compensation will be paid for the part corresponding to the cost of the non-participating Insured person(s).

If any of the Insured suffer an injury eligible for compensation and the booking is for at most two people, the entire booking can be reimbursed.

If the event relates to a special occasion, such as the celebration of a 50th birthday or a bachelorette party, and the person being celebrated is unable to be present due to one of the reasons listed under the points in the previous section regarding cancellation insurance, the insurance cover can provide compensation for the entire booking.

If any of the Insured pass away suddenly and unexpectedly, the entire booking can be reimbursed, provided that the death was not directly or indirectly caused by a medical condition or injury that was known beforehand, displayed symptoms or was undergoing medical treatment or a change of medication within 6 months prior to the purchase of the insurance.

If one or more of the insured adult participants is not able to participate in the booked *event* due to an injury eligible for compensation, the insurance also applies to the other insured persons under the age of eighteen who otherwise would have had to attend the event without a guardian or other insured adult.

If the organiser makes a refund, the amount refunded will be deducted from the compensation we pay.

Deductible (excess)

The insurance is without a deductible.

If you change your mind and want to cancel

Under the Norwegian Act on Distance Selling, you have the right as a private individual to withdraw from a purchase made at a distance, e.g. by telephone or on the Internet. The right of withdrawal period is 14 days from the day after the contract has been entered into and you have received information about the right of withdrawal and what is included in the insurance. If you wish to exercise your right of withdrawal, you can notify us by telephone on +47 22 26 44 00, by e-mail to info@mysafety.no, by letter to Mysafety Försäkringar AB, Box 45110, S- 104 30 Stockholm or in some other way. You can also use the standard form available on www.forbrukerraadet.no or www.mysafety.no. When exercising the right of withdrawal, you are entitled to a refund of the premium, provided that no claims have been submitted for the insurance. If the insurance has been utilised within the above withdrawal period, the right of withdrawal ceases to apply.

Policyholder

The Policyholder under this insurance policy is the person or the company that takes out the insurance.

Who the insurance covers

The insurance coverage applies to the person(s) whom the purchase relates to. When we write 'you' and 'your', we are referring to the Insured.

If the Insured is prevented from participating and someone else takes their place, the new participant will be regarded as the Insured.

Where the insurance is valid

The insurance provides worldwide coverage.

When the insurance takes effect

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.

When the payment for the insurance policy is to be made

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

Incorrect or incomplete information

If you claim compensation with fraudulent intent, or have stated, concealed or hidden something of material relevance to the assessment of the compensation, or have neglected your obligations under the insurance contract, or have not fulfilled your obligations in accordance with the terms and conditions, the compensation may be reduced in proportion to what is reasonable in view of the circumstances, pursuant to §§4.1-4.2 of the Insurance Contracts Act (FAL). The same applies to a loss caused by gross negligence or intentionally. You must submit all information of relevance to the insurance claim when reporting the loss and filing a claim.

If we cannot reach an agreement

If you are not satisfied with Mysafety's intermediation of insurance or have other concerns or questions, you are always welcome to contact our Customer Service on +47 22 26 44 00. Det er mulig å klage per telefon, e-post eller via skjema på hjemmesiden. Les mer om hvordan man klager og om muligheter for ny vurdering på hjemmesiden vår, www.mysafety.no. Kontaktopplysninger til klageansvarlig er klagomalsansvarlig@mysafety.se.

If you are not satisfied with a decision made in connection with a claim for a loss, we would like you to first contact Mysafety Försäkringar AB in order to obtain advice on how you can have the case reconsidered. Perhaps a misunderstanding has occurred or new facts or circumstances have emerged that may affect our assessment.

If you are still not satisfied after Mysafety's reassessment decision, you can contact Trygg-Hansa's Complaints Manager. You can reach Trygg-Hansa's Complaints Manager by filling out the form at: <https://www.trygghansa.se/om-trygghansa/inte-nojd>.

You can also obtain advice on issues relating to insurance or claims settlement by contacting the Forbrukerrådet (www.forbrukerraadet.no). As a private individual, you also have the possibility to turn to the Norwegian Financial Complaints Board, www.finkn.no. Plus you always have the option of filing a lawsuit in a court of general jurisdiction.

Trygg-Hansa's Processing of Personal Data

(Summary of our Privacy Policy)

Trygg-Hansa processes your personal data in accordance with the EU General Data Protection Regulation and supplementary Swedish data protection legislation. The personal data that is processed is e.g. name, address, personal identity number, financial circumstances, payment information, other information needed for taking out, renewing or modifying insurance coverage or other insurance administration, as well as information provided in connection with claims settlement, etc.

The data is usually collected from you as a customer, but is also obtained from Mysafety Försäkringar AB. The data may also be collected or supplemented and updated from governmental registries. The personal data is processed so that we can fulfil our obligations to you as a customer under the insurance contract, such as when investigating insurance claims and administering your contract for insurance.

Personal data may also be used as a basis for risk assessment, analyses, business development and statistics. For these purposes, data may be disclosed to our collaborative partners, within and outside of the EU and EEA area, Mysafety Försäkringar AB, or companies within the Group. The data may also be required by law to be disclosed to authorities. The data is not retained longer than necessary for the purposes for which it has been acquired. For complete information about the processing of personal data, see Trygg-Hansa's Privacy Policy on <https://www.trygghansa.se/om-trygghansa/om-webbplatsen/personuppgifter>.

Trygg-Hansa is the data controller in its capacity as an insurer. If you want to receive information about what personal data about you is being processed, if you want to request a copy of the personal data that you have provided to us, or request a correction, etc., you can write to dpo@trygghansa.se

Trygg-Hansa is entitled to register claims filed in connection with this insurance in a common claims register for the insurance industry (FOSS).

Mysafety's Processing of Personal Data

The insurance intermediary Mysafety Försäkringar AB is the data controller and is responsible for the processing of your personal data in its capacity as an insurance intermediary. Also note our obligation that your personal data will be processed in compliance with the EU's General Data Protection Regulation (GDPR).

For more comprehensive information about Mysafety's processing of personal data, see our Personal Data Policy published on our website.

You have the right to request that your personal data be corrected, blocked or deleted, plus to request information about what personal data we process. Read more about your rights in our Personal Data Protection and Privacy Policy. In addition to the website, you can write to Mysafety Försäkringar, Data Protection Officer, Box 45110, S- 104 30 Stockholm, or ring to our Customer Service line on telephone number +47 22 26 44 00 or send an e-mail to our Data Protection Officer at dataskyddombud@mysafety.se.

Information on intermediation of insurance

The insurance is brokered as an insurance intermediary by Mysafety Försäkringar AB, Box 45110, 104 30 Stockholm, Sweden, company registration number 556522-0612. Mysafety Försäkringar AB is registered as an insurance intermediary with the Swedish Companies Registration Office, 851 81 Sundsvall, Sweden. Mysafety is permitted to act as an intermediary of insurance in all insurance classes and is under the supervision of the Swedish Financial Supervisory Authority, Box 7821, 103 97. You can verify that the licence is corresponds to what is represented by contacting the Swedish Companies Registration Office or the Swedish Financial Supervisory Authority.

Liability insurance

As an independent insurance intermediary, Mysafety has liability insurance coverage with Allianz Global Corporate & Speciality, Sweden branch, Regeringsgatan 54, 111 56 Stockholm, Sweden. Telephone number 08-505 021 22. In the event that you have a claim for damages due to the intermediation of insurance that Mysafety has not reimbursed, you have the right to make a claim for compensation directly against the liability insurance. This must be done within 10 years from the earliest date on which the reimbursement under the insurance cover could be claimed. The maximum amount per loss incident is EUR 1,250,618 and in any one year the maximum amount of compensation payable is EUR 5,002,472 million.

Remuneration

As an insurance intermediary, Mysafety receives a payment from the insurer, in this case Trygg-Hansa Försäkring filial. Remuneration includes commission for the insurance intermediary function (the intermediary's work on marketing, customer contact, mediation and other services). In some cases, other reimbursement of costs may also be included in the fixed remuneration.

Insurer

The insurer is Trygg-Hansa Försäkring Filial, SE-106 26 Stockholm, Sweden, with company registration number 516403-8662. Branch of Tryg Forsikring A/S, Danish Business Authority's CVR no. 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

Supervisory authority

Trygg-Hansa is under the supervision of the national Financial Supervisory Authority in Denmark and the national Financial Supervisory Authority in Sweden.

Legislation

Norwegian law is the governing law applicable to the agreement between you and us.

Definitions

Destination

The place where the booked event takes place.

Event

The event which the insured booking refers to. For example, a concert.

Close relative

A close relative refers to a spouse/cohabitant partner, sibling, own children, grandchild, parent, parent-in-law, grandparent, brother-in-law or sister-in-law, cohabitant partner's children, cohabitant partner's parents and as well as their own parents' cohabitant partner.

Cohabitant partners

Cohabitant partners refers to two people who permanently live together in a marriage-like relationship and have a shared household.

Valid from 1 March 2024.

This is a translation of the original Norwegian Pre-purchase information. In case of discrepancy, the Norwegian wording prevails.