



# Missed Event Insurance Policy

## Important contacts

Policy cancellations: **missedeventinsurance@allianz-assistance.co.uk**

Customer services: **missedeventinsurance@allianz-assistance.co.uk**  
**0845 641 9726**

Claims: **ticket.claims@allianz-assistance.co.uk**  
**0845 641 9727**

### Note

All calls may be monitored or recorded for quality control and training purposes

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## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)
Missed event	<b>£ 1,000</b> per ticket (Cover only applies to the tickets for which the policy was specifically purchased)

## Important information

Thank **you** for choosing Missed Event Insurance which covers **you** in case **you** are unable to attend **your** specific **event** in the **UK**.

**Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should email **missedeventinsurance@allianz-assistance.co.uk** call **0845 641 9726** textphone **020 8666 9562**, or write to Missed Event Insurance, 102 George Street, Croydon, CR9 6HD.

### Insurer

**Your** Missed Event Insurance is underwritten by AGA International SA and administered in the **United Kingdom** by Allianz Global Assistance.

### How your policy works

**Your** policy and confirmation email is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions, apply to each **event** ticket.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

### **Cancellation rights**

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** confirmation email for a refund of **your** premium.

If during this 14 day period **you** attended the event, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

**You** can contact Missed Event Insurance by emailing [missedeventinsurance@allianz-assistance.co.uk](mailto:missedeventinsurance@allianz-assistance.co.uk) calling **0845 641 9726** textphone **020 8666 9562** or writing to Missed Event Insurance, 102 George Street, Croydon, CR9 6HD.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

### **Data protection**

Information about **your** policy may be shared between Ticketmaster UK Limited, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us, our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us, the insurer** and members of The Allianz Global Assistance Group and shared with Ticketmaster UK Limited for marketing and research purposes or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Customer Support, 102 George Street, Croydon, CR9 6HD. **You** have the right to access **your** personal records.

### **Financial Services Compensation Scheme (FSCS)**

For added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **0207 741 4100**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

### **Governing law**

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy, the English courts shall have exclusive jurisdiction.

### **Contracts (Rights of Third Parties) Act 1999**

**We, the insurer and you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Definition of words

When the following words and phrases appear in the policy document or confirmation email, they have the meanings given below. These words are highlighted by the use of bold print.

### **Area of cover**

**You** will not be covered for events outside the **UK**.

### **Doctor**

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

### **Event**

Including but not limited to an official sporting occasion, music concert, exhibition, educational / cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in the **UK** where admittance tickets are sold in advance by Ticketmaster UK Limited.

### **Home**

**Your** usual place of residence in the **UK**.

### **Insurer**

AGA International SA.

### **Period of Insurance**

Cover begins when **you** purchase **your** Missed Event Insurance policy. All cover ends once the **event** begins or a claim has been made

### **Relative**

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### **Resident**

A person who has their main **home** and is registered with a **doctor** in the **UK** and has not spent more than six months abroad during the year before the policy was issued.

### **United Kingdom (UK)**

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### **We, our, us**

Mondial Assistance (UK) Limited trading as Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

### **You, your, person insured**

The person, for whom the appropriate insurance premium has been paid.

## Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK**.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** purchase **your event** ticket through Ticketmaster UK Limited
- 4 **You** accept that **we** will not extend the **period of insurance** beyond the **event** date, unless the **event** has been postponed and **you** still intend to go on the rescheduled date. This extension will only apply if **you** have not recovered costs from either Ticketmaster UK Limited or the **event** organiser.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

### **We have the right to do the following**

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 4 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 5 With **your** or **your** personal representatives permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 6 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and confirmation email. **We** can recover all costs that **you** have made a claim or intend to make a claim.
- 7 Not to pay any claim on this policy for any amounts covered by insurance. In these circumstances **we** will only pay **our** share of the claim.
- 8 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

## Making a claim

Please phone **0845 641 9727**, textphone **020 8666 9562** and ask for a claim form or write to: Missed Event Insurance Claims Department, PO Box 1900, Croydon CR90 9BA or email [ticket.claims@allianz-assistance.co.uk](mailto:ticket.claims@allianz-assistance.co.uk) giving **your** policy number and details of the **event you** are missing.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

Below is a list of the documents **we** will need in order to deal with **your** claim.

- **Your** original unused **event** ticket.
- Where appropriate travel tickets showing the dates and times of travel.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.
- If the transport **you** are using to get to the venue is delayed and **you** miss the **event**, a detailed account of the circumstances causing **you** to miss **your event** together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

## Making a complaint

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to:  
Customer Support,  
Allianz Global Assistance,  
102 George Street,  
Croydon, CR9 6HD  
Telephone: **020 8603 9853**  
Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

## Missed event - Section 1

If **you** think **you** have to miss **your event**, **we** must be told immediately - see under the heading 'Making a claim' for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representatives up to **£1,000** but no more than the face value of **your event** ticket that has been paid for and that cannot be recovered from anywhere else.

**We** will provide this cover if **you** are unable to attend the **event** because one of the following necessary and unavoidable circumstances happens during the **period of insurance**:

- The death, serious injury or serious illness of **you** or a **relative**;
- **You** are called for jury service in the **UK** or as a witness in a court in the **UK**;
- **You** are needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home**;
- The public transport (including scheduled flights) that **you** are using to get **you** to the **event** venue does not run to its timetable; or
- The vehicle **you** are travelling in has an accident or breaks down or is delayed in a traffic jam for more than 3 hours, when there is no alternative route available.

### WHAT YOU ARE NOT COVERED FOR

Anything caused by:

- cancellation, abandonment, postponement or relocation of the **event** by the artist, performer, organisers or promoters of the **event**;
- bankruptcy or liquidation of the artist, performer, company organising or promoting the **event**, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **you** not wanting to travel or not enjoying the **event**;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any claim arising from, or consisting of, the following:

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction;
- Any epidemic or pandemic;
- **You** not following any suggestions or recommendations made by any government or other official during the **period of insurance**;
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- **You** acting in an illegal or malicious way;
- Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of transport or accommodation costs that are not part of the event package, unless it says differently in the policy.

Claims relating to:

- Financial circumstances or work commitments;
- Annual passes or season tickets;
- Something that **you** knew about at the time of booking this insurance;
- **Event** tickets purchased for business purposes;
- **Event** tickets not purchased from Ticketmaster UK Limited
- **Event** tickets that include transport or accommodation costs;
- Delays or failure of public transport caused by strike or industrial action, which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Any claim unless **you**:

- Get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- Have allowed time in **your** travel plans for delays which are expected.

**Please refer to the Conditions and Making a claim sections that also apply.**

This policy is available in large print,  
audio and Braille.

Please contact us on  
Phone **0845 641 9726**  
Textphone **020 8666 9565**

and we will be pleased to organise an  
alternative for you.

Ticketmaster UK Limited, Registered address 48 Leicester Square, London WC2H 7LR Registered No. 02662632.  
Ticketmaster UK Limited is an Appointed Representative of Mondial Assistance (UK) Limited.

Missed Event Insurance is underwritten by AGA International SA and is administered in the UK  
by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited,  
Registered in England No. 1710361. Registered Office 102 George Street, Croydon CR9 6HD.

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority.

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France  
and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our  
authorisation and regulation by the Financial Conduct Authority are available from us on request.

Allianz Global Assistance acts as agent for AGA International SA for the receipt of  
customer money, settling claims and handling premium refunds.