

TicketPlan Insurance

Insurance Product Information Document

Company: Collinson Insurance

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk

Product: Ticket Refund Protection

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features and benefits, together with details of the significant exclusions. You still need to read the Policy Document, including any endorsements, for full details of the definitions, terms, conditions and exceptions. Please also refer to the "Demands and Needs" statement.

What is this type of insurance?

The TicketPlan Insurance cover will provide to the booking Vendor (the "Vendor") a refund for any unused booking if Customers are unable to attend the booked event due to any of the circumstances set out in the policy as summarised below.



What is insured?

We will pay the Vendor up to the benefit limit shown in the policy schedule, if the Vendor is obliged to make a refund in respect of a booking made during the policy period because a customer is unable to attend a booked event due to any of the following unexpected events:

- ✓ unexpected disruption of the public transport network the customer could not have reasonably known about before the date or time of the booked event;
- ✓ the death, accident, or illness that means the customer is unable to attend the booked event;
- ✓ the death, accident or illness of any person in the group due to attend the booked event, if they are the sole other member of the group;
- ✓ the death, accident or illness of any person(s) in the group who is also a member of the customers immediate family;
- ✓ accident or illness of a member of the customers immediate family;
- ✓ the death of a member of the customers immediate family who is not part of the group, which occurs within the 4 weeks leading up to the booked event or where the funeral falls on the day of the booked event;
- ✓ pregnancy where the date of booking is more than 35 weeks before the expected delivery date of the



What is not insured?

We will not pay a claim where:

- ✗ any circumstance which prevent the customer from attending a booked event which they could have reasonably known about at the time of the booking;
- ✗ The customer or a member of the booked group were medically unfit to attend the booked event at the time of booking;
- ✗ the customer does not attend a booked event other than for a reason covered by this insurance;
- ✗ the customer cannot provide suitable supporting documentation, a doctor's report for accident or illness or a death certificate in the case of a death;
- ✗ the symptoms that accompany a normal pregnancy are the sole reason the customer cannot attend a booked event with the exception of where the date of booking is prior to 35 weeks before the expected delivery date of the customers baby and where either:
 - the customer gave birth within the 4 weeks leading up to the booked event;
 - the expected date of delivery is within 4 weeks of the booked event;
- ✗ the customer cannot return any unused tickets or vouchers forming part of the booking;
- ✗ the customer cannot provide evidence of the unused tickets when applying for a refund;
- ✗ the booked event is cancelled, abandoned, postponed, curtailed or relocated;

customer's baby and where the customer gives birth within the 4 weeks leading up to the booked event or the booked event falls within 4 weeks of the expected date of delivery of the customer's baby.

- ✓ mechanical breakdown, accident, fire or theft of the private vehicle whilst taking the customer to the booked event;
- ✓ jury service which the customer was unaware of at the time of the booking;
- ✓ burglary or fire at the residence of the customer in the 48 hours immediately before the booked event requiring attendance of the emergency services;
- ✓ the customer being summoned to appear at court proceedings as a witness which the customer was unaware of at the time of booking;
- ✓ the customer being a member of the armed forces and being posted overseas and / or having leave withdrawn unexpectedly which they were unaware of at the time of booking;
- ✓ the customer being a member of the emergency services and having leave cancelled unexpectedly which they were unaware of at the time of booking;
- ✓ adverse weather including snow, frost, fog, or storm where the Police service or other Government agency have issued warnings not to travel.



Are there any restrictions on cover?

We will not pay:

- ! for travelling or associated expenses (unless travel costs are included as part of the total booking price), or any loss other than the face value of the ticket to the booked event.
- ! for any costs incurred by the customer in submitting or providing evidence to support your refund application.
- ! if the customer makes a false or fraudulent refund claim or support a refund claim by false or fraudulent document, device or statement.



When and how do I pay?

The net cost of the Booking Vendor's TicketPlan Insurance cover is detailed within the Booking Vendor's Policy Document and is remitted to TicketPlan, together with a monthly declaration of insured contracts on a monthly basis within 14 days of the month end.

- ✗ the customer is prevented from travelling to a booked event due to disruption of the public transport network which is public knowledge prior to the booked event;
- ✗ any proportion of the value of the booked the customer can recover elsewhere;
- ✗ in our reasonable opinion, the customer did not allow sufficient time to travel to a booked event;
- ✗ the customer carries out a criminal act which prevents them from attending a booked event.

What are my obligations?



- Please ensure that the product meets with your requirements before deciding whether to proceed.
- It is your responsibility to investigate whether you already have insurance cover for some or all of the benefits provided by this insurance product.
- TicketPlan has not provided you with any recommendation or advice in relation to the purchase of this insurance product.
- Please ensure that you read and understand the policy documentation.
- Please ensure that you provide, after suitable enquiry, a fair presentation of the insurance risk and that all material facts are disclosed at inception of, during the currency of and at the time of renewal of your annual cover.



When does the cover start and end?

The policy starts from the date shown on the Booking Vendor's Policy document and runs for a period of 12 months from the date shown.



How do I cancel the contract?

If your cover does not meet your requirements and you wish to cancel the insurance cover, please notify us within 14 days of receiving your insurance policy document. If during this initial 14 day period a claim has been made, a refund of premium will not be made. You can contact TicketPlan by email at admin@ticketplangroup.com or by writing to TicketPlan Limited, Evolution House, New Garrison Rd, Southend-on-Sea, UK, SS3 9BF.