

## 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.se](http://mysafety.se).

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 08 - 505 530 00.

### Coverage provided by the cancellation insurance

The insurance reimburses the cost or part of the cost of the paid booking, and applies if the Insured cannot participate in what the booking and the insurance relates to, and the cancellation is due to

- The Insured becoming suddenly ill or suffers an accident.
- A close relative\* of the Insured becomes suddenly ill, suffers an accident, or passes away.
- The Insured person needs to stay at 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 means that the Insured cannot reasonably participate in what the booking relates to.
- The Insured is advised by a physician not to participate/travel.
- The means of public transport (including scheduled flights) used by the Insured to travel from their home to the destination of the booking does not operate according to the pre-announced timetable.
- The Insured is summoned as a witness in a court proceeding.
- The Insured has been prevented from arriving at the destination of the booking 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 deployed by the Swedish Armed Forces or the Swedish Rescue Services Agency on an assignment at the same time as the event.
- The Insured has been instructed by an employer to perform work (does

not apply to self-employed persons).

- 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 for which the booking was made and no replacement has been found.

\* What is meant by "close relative" is a spouse (or cohabitant (*sambo*)/cohabitant residing at a separate address (*särbo*), own children, parents, siblings, and grandparents.

such as if the event is to celebrate the Insured's 50th birthday).

### Significant limitations and exclusions

The insurance does not cover:

- Illness or injury known at the time of the booking. However compensation 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, battery charge or other fuel.
- 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.

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

If the duty of care precautions are not complied with, the right to compensation may be reduced or even disappear completely.

The compensation may be reduced if you fall ill or suffer an accidental injury as a result of improper use of medication, alcohol, drugs or other intoxicants and are unable to participate in the event. The reduction will normally be 25%. The reduction may be increased in more serious cases, even to the point of no compensation at all being paid. You should not order tickets or attend events against medical advice.

### Maximum compensation per insurance period (12 months)

The purchase price of the booking

up to SEK 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 the purpose of the booking cannot be fulfilled because the Insured who is the reason for the booking cannot participate due to one of the points under 5, reimbursement for the entire booking may be obtained (as an illustrative example,

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

### Deductible

The insurance is without a deductible.

### If you change your mind and want to cancel

When you first purchase the insurance, you always have a “right of withdrawal” (cooling-off period) that allows you to annul the purchase within 14 days from the day the contract was entered into and you have been informed about the right of withdrawal and what is included in the insurance. If you want to exercise your right of withdrawal, you will need to contact us at mySafety either by telephone on 08-505 530 00, by e-mail to [info@mysafety.se](mailto:info@mysafety.se), or by writing to: mySafety Försäkringar AB, Box 27142, 102 52 Stockholm, or in another manner. You can also use the standard form available on the Swedish Consumer Agency website [www.konsumentverket.se](http://www.konsumentverket.se). If you have paid the insurance premium, we will refund it, but with a deduction for the time that the insurance has been in effect.

### 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 booking purchased relates to

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 starts from the moment the booking is made and is paid for, and terminates at the moment the activity covered by the booking starts.

### When is the insurance coverage to be paid

If you pay by paper invoice, there is an additional charge of SEK 19 per invoice. The premium must be paid according to the applicable payment terms and conditions. The insurer's liability begins at the start of the insurance period. If the insurance is not paid when due, we have the right to cancel it 14 days after sending a written notice of cancellation. If you pay the insurance premium before then, the policy will remain in effect.

### Incorrect or incomplete information

If you have intentionally or negligently provided incorrect or incomplete information when the insurance was taken out, the compensation may be reduced by a special deduction. In more serious cases, this may result in no compensation being paid at all. In the assessment, the degree of intent or negligence is important, as well as the extent to which, and the terms and conditions under which, we would have granted the insurance cover if we had been aware of the true situation and other facts and circumstances.

### 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 08-505 530 00. You can submit a complaint by telephone, e-mail and via a form on the website. Read more about how to submit a complaint and about the possibilities for reconsideration and contact information on our website, [www.mysafety.se](http://www.mysafety.se), “Customer Service – if you are not satisfied”. The contact information for our Complaints Manager is [klagomalsansvarig@mysafety.se](mailto:klagomalsansvarig@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 Moderna Försäkringar's Complaints Officer. You can reach Moderna Försäkringar's Complaints Officer by filling in the form at: [www.modernaforsakringar.se/kontakta-oss/klagomal/](http://www.modernaforsakringar.se/kontakta-oss/klagomal/). If you prefer to write and send a letter by post, the address is: Moderna Försäkringar, Klagomålsansvarig/Complaints Officer, Box 7830, 103 98 Stockholm. You can also obtain advice on issues relating to insurance or claims settlement by contacting the Swedish Consumers' Insurance Bureau [www.konsumenternas.se](http://www.konsumenternas.se). In addition you also have the possibility to turn to **Hallå Konsument**, [www.hallakonsument.se](http://www.hallakonsument.se), the municipal department for consumer guidance for advice and assistance. For contact details, visit your municipality's website. As a private individual, you also have the possibility to turn to the National Board for Consumer Disputes. [www.arn.se](http://www.arn.se). You always have the option of filing a lawsuit in a court of general jurisdiction

### Moderna Försäkringar's processing of personal data

(Summary of our Privacy Policy)

Your personal data is processed in accordance with both the EU's General Data Protection Regulation and supplementary Swedish personal data protection legislation. Included in the personal data we process is e.g. your name, address, personal identity number, financial circumstances, payment information, health status, other information that is needed for the underwriting, renewal or modification of insurance or other administration of the insurance policy, as well as information provided in connection with the filing and settlement of claims and related matters.

Usually this data is collected from you as a customer, but it may also be obtained from for instance one of our

business partners or insurance intermediaries. The data may also be collected or supplemented and updated from governmental registries.

The personal data is processed to enable us to fulfil our obligations to you as a customer under the insurance contract, or in the case of sensitive personal data, to establish, assert or defend legal claims, such as when assessing the application for insurance, investigating

insurance claims and the administration of your insurance contract.

Your personal data may also be used for marketing purposes and as a basis for risk assessment, analyses, business development, and statistical purposes. For these purposes, data may be disclosed to collaborative partners, within and outside of the EU and EEA area, insurance intermediaries or other companies within the Group. The information may also be disclosed to public authorities as required by law.

The data is not retained longer than necessary for the purposes for which it has been acquired. For more complete on the collection and processing of personal data, please see Moderna Försäkringar's Privacy Policy at [www.modernaforsakringar.se/integritet](http://www.modernaforsakringar.se/integritet).

Moderna Försäkringar is the data controller. If you wish to receive information about what personal data about you is being processed, if you wish to request a copy of the personal data you have provided to us, request a correction, etc., you can write to [dataskydd@modernaforsakringar.se](mailto:dataskydd@modernaforsakringar.se) or to Moderna Försäkringar, Data Protection Officer, Box 7830, 103 98 Stockholm.

You can also request by contacting us that a copy of our Privacy Policy be sent to you by post. And additionally you can notify us that your personal data is not to be used for direct marketing.

### 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 the personal data we process; read more about your rights in our Personal Data Policy. In addition to what is available on our website, you can write to mySafety Försäkringar, Data Protection Officer, Box 27142, 102 52 Stockholm, or telephone our Customer Service line on telephone number 08-505 530 00, or send an e-mail to our Data Protection Officer at [dataskyddsombud@mysafety.se](mailto:dataskyddsombud@mysafety.se).

### Information on intermediation of insurance

The insurance is brokered as an insurance intermediary by mySafety Försäkringar AB, Box 27142, 102 52 Stockholm, 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 authorised 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 Stockholm. 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. Telephone 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 Moderna Försäkringar. The payment includes a commission for the insurance intermediation of insurance itself (the insurance intermediary's work with marketing, customer contacts, brokerage and other services). In some cases, other reimbursement of costs may also be included in the fixed remuneration.

### Insurer

Moderna Försäkringar – a part of Trygg-Hansa Försäkring filial, 106 26 Stockholm. With the Swedish Companies Registration Office's 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

Moderna Försäkringar is under the supervision of the national Financial Supervisory Authority in Denmark and the national Financial Supervisory Authority in Sweden.

### Legislation

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

Valid from 01/12/2022.

