

General terms and conditions of insurance (GTC) Group See Tickets (Edition 01.2022)

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter Allianz Assistance is the insurer of the current group insurance contract with See Tickets AG (policyholder). The scope and conditions of the insurance benefits are derived from the General terms and conditions of insurance (GTC).

1 Insured tickets and entitled person

- 1.1 Insured tickets for the event are those purchased by the person entitled to make a claim (entitled person) at one of the official See Tickets sales outlets or via the See Tickets ticketing system showare TM and covered under the insurance.
- 1.2 The owner of an insured ticket is entitled to make a claim.

2 Type of insurance

The ticket insurance is an indemnity insurance.

3 Commencement and duration of the insurance cover

The insurance starts from the time the ticket is bought and ends when the event begins, i.e. on arrival at the venue where the event takes place (simultaneous purchase of the insurance and event ticket. No longer retroactive).

4 Right of revocation

The insured person may revoke his/her accession to the collective insurance contract within a period of 14 days of entering into the insurance scheme by notifying the insurer in text form (e.g. letter, e-mail). The right of revocation is excluded for provisional cover commitments and insurance cover with a duration of less than one month.

5 Insurance benefits

- 5.1 If the entitled person cannot attend the booked event due to an insured occurrence, Allianz Assistance will refund the contractually owed cancellation costs up to a maximum of CHF 500.- per insured ticket.
- 5.2 Expenses for processing fees and insurance premiums will not be reimbursed.

6 Insured events

- 6.1 Serious illness, serious accident, death, complications of pregnancy
- 1 Serious illness (including being diagnosed with an epidemic or a pandemic disease such as e.g. COVID-19), serious accident, complications in pregnancy or death, provided the event in question occurred after the ticket was bought, to the following:
 - the entitled person;
 - a person closely related to the entitled person who booked the same event and cancelled;
 - a person closely related to the entitled person who does not attend the event.
 - 2 For mental illness insurance, cover only applies, if
 - a psychiatrist confirms an inability to work and
 - the inability to work is documented by a certificate of absence supplied by the employer.
 - 3 Chronic illness is only covered by the insurance if attendance at the event had to be cancelled through a medically documented, unexpected, acute deterioration. Provided that the claimant's state of health was stable at the time the ticket was bought.
- 6.2 Pregnancy
Insurance cover only applies in the case of pregnancy if the pregnancy occurred after the ticket was bought and the event is scheduled after the 24th week, or if the pregnancy occurred after the ticket was bought and the event presents a risk to the unborn child.
- 6.3 Delay or lack of public transport for the outward journey
If the visit to the event proved impossible due to the delayed arrival or cancellation of the public transport used to travel to the event (i.e. if admission was no longer possible or the event had already finished).
- 6.4 Failure of vehicle on the outward journey as a result of breakdown or accident
If the private vehicle or taxi used to travel to the event becomes unusable due to a breakdown or accident. Problems with keys and fuel are not insured.
- 6.5 Postponement of the event by the organiser
- 1 If an event or event venue is postponed/changed and the ticket is valid for the new date or venue and the entitled person cannot attend the postponed event due to the occurrence of an insured event.
 - 2 In addition to the insured events under section 6.1 to 6.4, the following insured events apply to section 6.5 provided they were already known at the time the postponement was announced:
 - Official summons: If the entitled person receives a summons to appear as a witness or member of the jury in court. The court date will inevitably prevent attendance at the event.
 - Military service and civil protection: If the entitled person cannot attend the event because of military service or civil protection duties.
 - Holidays: If the entitled person cannot attend the event because of a previously booked holiday.
 - Business event: If the entitled person cannot attend the event because of a scheduled business event.
 - Marriage: If the entitled person cannot attend the event due to a wedding invitation.

6.6 Quarantine

If the entitled person is quarantined before the event by order or other requirement of a government or public authority, based on their suspicion that the entitled person, specifically, has been exposed to a contagious disease (including an epidemic or a pandemic disease such as e.g. COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling from.

7 Theft protection for personal items brought to the event

- 7.1 Insured items
The only insured items are wallet/handbag, personal debit/credit cards, personal identification documents, apartment keys, mobile phone and personal luggage that the entitled person brings to the event and is owned by the entitled person.
- 7.2 Mobile phones are only covered provided they are not more than two years old at the time of the insured event (from the date of purchase).
- 7.3 Insured events and benefits
If the entitled person is the victim of a theft or robbery during the event in question and loses an insured item as a result, Allianz Assistance will reimburse the entitled person with the original purchase price or the replacement costs for the insured item in question up to a maximum of CHF 500.- per event, minus a retention of CHF 50.-.
- 7.4 Compensation for stolen insured mobile phones is limited to 80% of the original purchase price for phones over one-year old and, in total, to the sum insured per event given in section 7.3.

8 Definitions

- 8.1 Epidemic
A contagious disease recognized by the World Health Organization (WHO) or an official government authority in the entitled person's country of residence or trip destination.
- 8.2 Pandemic
An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in the entitled person's country of residence or trip destination.

8.3 Quarantine

Mandatory confinement (including ordered isolation), intended to stop the spread of a contagious disease to which the entitled person has been exposed.

9 Duties in the event of a loss

- 9.1 The entitled person is obliged to do everything to mitigate the loss and help resolve the claim.
- 9.2 The entitled person is obliged to observe his/her contractual or legal reporting, notification and conduct-related duties in full, e.g. inform Allianz Assistance in writing without delay when the insured event occurs, to report the theft or robbery immediately at the police station closest to where the incident occurred.
- 9.3 If the loss occurred due to illness or accident, the entitled person must ensure that the attending doctors are released from their duty of confidentiality vis-à-vis Allianz Assistance.
- 9.4 If the entitled person is also able to claim benefits paid out by Allianz Assistance from third parties, the entitled person must uphold these claims and cede them to Allianz Assistance.
- 9.5 The following documents must be submitted to Allianz Assistance at the contact address given: The original ticket, order number (ord) and ticket number (tix), death certificate, documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed medical certificate with diagnosis, employer attestation, police report etc.).

10 Breach of duties

If the entitled person is in breach of his/her obligations, Allianz Assistance can withhold or reduce the benefits.

11 Non-insured events and benefits

- 11.1 If an illness or the consequences of an accident, an operation or a medical intervention had already occurred by the time the ticket was bought and have failed to heal by the date of the event. If recovery is not yet complete, by the date of the event, from the consequences of an operation/medical intervention, which was already planned at the time the ticket was purchased but only performed after the purchase.
- 11.2 If the organiser is unable to fulfil its contractual services either fully or in part, cancels the event or has to cancel due to specific circumstances and is obliged, according to the relevant contractual and legal provisions, to pay compensation by way of reimbursement for those services not provided. This does not apply if the organiser postpones the event as described in section 6.5.
- 11.3 If an event has already occurred on expiry of the contract or when the ticket is bought, or if its occurrence was foreseeable by the entitled person on expiry of the contract or when the ticket was bought, there is no entitlement to benefits.
- 11.4 Events are not insured, which the entitled person has triggered in the following ways: Abuse of alcohol, drugs or medicines, suicide or attempted suicide, participation in strikes or unrest, participation in races or training sessions with motor vehicles or boats, participation in adventurous acts whereby the entitled person knowingly exposes him/herself to danger, negligent or premeditated actions/or failure to act, committing of crimes and/or committing or attempting to commit an offence.
- 11.5 Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.
- 11.6 The following events and their consequences are not insured: war, terror attacks, any type of unrest, natural catastrophes and incidents involving atomic, biological or chemical substances.
- 11.7 The following events and their consequences are not insured: epidemics and pandemics, except as expressly covered under section 6.1 and 6.6.
- 11.8 The consequences of events associated with official instructions, e.g. confiscation of assets, imprisonment, a ban on leaving the country or quarantine measures (except as expressly covered under section 6.6).
- 11.9 If the assessor (expert, doctor etc.) directly benefits or is related, including related by marriage, to the entitled person.
- 11.10 Theft is not included under the additional cover for personal items brought to the event: Valuables covered by special insurance, cash, documents, business documents, travel tickets and vouchers, stamps, precious metals, merchandise, samples, items of artistic or collectors value and tools, computer hardware (laptop, laptop accessories etc.), tablets, MP3 player / iPod, navigation devices and any type of software, glasses, hearing aids, prostheses and other medical aids (incl. accessories for such items).
- 11.11 Theft is not included under the additional cover for personal items brought during the event, if the losses arise from: The failure of the entitled person to exercise his/her general duty of care, misplacement, loss or leaving lying around, leaving behind or depositing of items, including for a short time, in a publicly accessible place outside the entitled persons direct area of influence, any inappropriate method of safekeeping given the value of the items, unrest, plundering, official instructions and strikes, or losses indirectly or directly resulting from such events.

12 Limitation period

Claims under the insurance contract expire five years after the occurrence of the event giving rise to the obligation to pay benefits.

13 Place of jurisdiction and applicable law

- 13.1 Actions against Allianz Assistance may be presented before court at the company's headquarters or at the Swiss place of residence of the entitled person.
- 13.2 The Swiss Federal Law on Insurance Contracts (VVG) applies in addition to these provisions.

14 Contact address

Allianz Assistance, Richtiplatz 1, P.O. Box, 8304 Wallisellen, info.ch@allianz.com

15 Data processing statement

When processing personal data essential to the transaction of insurance business, Allianz Assistance observes the Swiss Data Protection Act (FADP). If necessary, Allianz Assistance will use the claims form to obtain the necessary approval from the entitled person to process the data. The personal data processed by Allianz Assistance includes data relating to the conclusion of the contract and the policy/claims handling. The information processed mainly comprises the policyholder's or entitled person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. Allianz Assistance also processes personal data in connection with product enhancements as well as for its own marketing purposes.

In order to offer value-for-money comprehensive insurance cover, some of the benefits offered by Allianz Assistance are provided by legally independent companies both domestically and abroad. These may be Allianz Group companies or cooperation partners. For the purposes of fulfilling its contractual obligations, Allianz Assistance must exchange data both within and outside the group. Allianz Assistance stores data electronically or physically in compliance with the legal provisions. Persons whose data is processed by Allianz Assistance have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them Allianz Assistance actually processes; they may also request the rectification of incorrect data.