



Cancellation Insurance

Insurance certificate and Terms & Conditions 03218-1 | Effective from March 1, 2025

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A. Insurance certificate

Insurance certificate and Terms & Conditions for the Cancellation Insurance

In the insurance certificate, you will find information about who the insurance applies to, when and where the insurance applies, and the applicable insurance sums. Furthermore, you will find safety regulations and risk change rules. Safety regulations refer to rules about your responsibility to prevent damage and loss. Risk change rules refer to insurance cases that arise because a specific stated condition of significant importance to the risk is changed, and Tryg reserves the right to be completely without responsibility for these. Terms and conditions for premium setting are negotiated between Tryg Insurance and Tryg's partner. Tryg Insurance is hereinafter referred to as Tryg.

Tryg Forsikring A/S is an insurance company based in Denmark that conducts non-life insurance as its primary business in accordance with Danish law, as well as through its branches and units in other countries in accordance with the laws of the respective countries.

If you have questions of general character about the insurance, you can contact the place where you purchased the insurance. This also applies if you wish to cancel the insurance. However, if you suffer damage, it will be handled by Tryg according to these terms.

Language versions

If there are differences in meaning between this English version and the Norwegian version and any translation of any terms and conditions hereof, the Norwegian version shall prevail.

About the Cancellation Insurance

Policy holder	The policyholder is the company that has entered into an agreement with Tryg to take out this Cancellation Insurance.
Insured	You, as the policyholder, as well as other persons covered by the insurance under the same booking, or a new owner who has legally purchased the ticket including the related booking.
Insurer	The insurer is Tryg Forsikring, P.O. Box 707, NO-5020 Bergen, Norway, Org. no. 989 563 521 MVA, branch of Tryg Forsikring A/S, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark, CVR-no. 24260666.
Insurance Agreement	The insurance is a voluntary and product-specific insurance that applies to the cancellation of tickets, including related bookings, purchased through dealers authorized to distribute the insurance on behalf of Tryg, for events in Norway.
Terms & Conditions	03218-1
Insured period	The insurance is valid from the purchase date until the start of the event for which the insurance was purchased, after which it terminates without further notice.

Reporting a Claim

In the event of a claim, you must report it to Tryg's Claims Centre Affinity as soon as possible. In connection with the claim report, you must provide Tryg with all necessary information, such as a detailed description of what caused the claim.

You can report the claim in the following ways.

Web: <https://affinity.tryg.no>
 E-mail: affinity@tryg.no
 Telephone: +47 80 04 16 00

Sums insured

Coverage	Sum insured	Paragraph
Cancellation Insurance	(NOK)	
Cancellation of ticket bookings and registrations, Including any additional purchases	The maximum sum insured is 30,000 kroner per booking per insured person.	5

The amount in the overview shows the maximum compensation you can receive per coverage. The insurance is subject to limitations and exclusions. These are outlined in the safety regulations and terms.

About the Insurance Agreement

The insurance, which is a cancellation insurance, can only be taken out when you purchase tickets, including any associated additional purchases, through dealers authorized to distribute the insurance on behalf of Tryg.

The insurance agreement consists of:

- Insurance certificate
- Terms & Conditions

It is important that you read both the insurance certificate and the terms when reviewing your insurance agreement.

Safety Regulations – Your Responsibility

The safety regulations are rules for how the insured or others should act to prevent and limit damage. See the Insurance Contracts Act, Section 1-2 (e). Tryg reserves the right to be wholly or partially without responsibility if a safety regulation is violated. If insurance cases occur due to a violation of a safety regulation, it will be determined, considering the degree of fault, the course of the damage, and other circumstances, whether Tryg should pay anything and, if so, how much. See the Insurance Contracts Act, Sections 4-8.

Safety Regulations and Duty of Care

- You must, to the best of your ability, limit the consequences of damage that has already occurred or prevent imminent damage. We can take measures for the same purpose. If you intentionally or grossly negligently breach your obligations to limit the damage, compensation may be completely or partially forfeited.
- It is a requirement that you actively participate in measures to limit the consequences of damage. If you follow our guidelines and implement the measures we recommend, it will ensure that you meet this requirement.

Intentional and grossly negligent actions

- If the insured has intentionally caused the insurance event, Tryg is not liable.
- If the insured has caused the insurance event through gross negligence, Tryg's liability may be reduced or completely waived.
- The rule on gross negligence does not apply to children under 16 years of age.
- The exception for intentional and grossly negligent actions does not apply if the insured, due to age or mental state, could not understand the consequences of their actions.

Report your claim without undue delay

If an insured event has occurred, the insured or anyone who believes they have a claim against Tryg must notify Tryg without undue delay. See FAL section 4-10."

Guidance for complaints

We at Tryg strive to ensure that our case processing is of high quality and that our decisions are in accordance with terms and practices. If you still disagree with our decision regarding a claim, the insured may send a written request to us explaining what you are dissatisfied with.

- You will get a new assessment most quickly by contacting the department that handled your insurance case. In the request, it is important that you clearly state what you disagree with and any added information relevant to the case.
- If you are still not satisfied with the decision after contacting the department, you can direct the complaint to the Quality Department at Tryg. Complaints can be submitted electronically at: www.tryg.no/meld-skade/klagemuligheter or by mail to: Tryg Forsikring, att. Kvalitetsavdelingen, Postboks 7070, 5020 Bergen, Norway.
- You also have the option to have complaints and disputes regarding the insurance reviewed by the Financial Complaints Board, see www.finkn.no or Finansklagenemnda, Postboks 53 Skøyen, 0212 Oslo, Norway.
- It is also possible to have your rights under the insurance terms tested by bringing the case to court in Norway. See the Insurance Contracts Act § 20-1.

Identification – significance of others' actions

Identification means that actions by others will have the same effect on the insured's rights as if they were performed by the insured themselves. See the Insurance Contracts Act, section 4-11.

Those who are identified with the insured are:

- Spouse living with the insured
- Persons with whom the insured lives in a stable established relationship

Double insurance and recourse

In cases where Tryg pays compensation, and the damage/loss is also covered by other insurances or other responsible parties, Tryg can seek recourse from them. If there are multiple insurances covering the same damage/loss, the insured can choose which insurance company to use until the insured's total loss is covered. The compensation is proportionally distributed among the companies according to the extent of each company's liability for the loss, see the Insurance Contracts Act section 6-3. If Tryg has paid compensation for a loss/damage that is not covered by the insurance agreement, the insured, or those identified with the insured, are obliged to repay the compensation.

Legislation

Unless otherwise agreed, Norwegian legislation applies. It is the Insurance Contracts Act that regulates agreements on non-life insurance and personal insurance.

B. Terms & Conditions

Right of withdrawal

You have the right to cancel the purchase of your insurance:

- You must notify us of the use of the right of withdrawal within the deadline.
- You have an unconditional right of withdrawal for 14 days from the purchase date.
- The insurance will be terminated from the date you send the form or inform us that the right of withdrawal is being exercised.
- You have met the deadline if you have sent the notification before the deadline expires (for example, mailed the withdrawal form, sent it via email, or contacted Tryg or a partner by phone).
- You must pay for the period the insurance has been active. After we have registered your right of withdrawal, we will send you a final invoice. If you have already paid the regular invoice, we will refund the excess amount.
- The right of withdrawal does not apply to businesses and other commercial customers

To exercise your right of withdrawal for your insurance, follow these steps:

Just contact us, and we'll take care of it. There is also a specific withdrawal form, established by the authorities that you can use if you wish, but it is not necessary to use this form.

1. Definitions

Some words and expressions used in connection with the insurance are defined below. These definitions are part of the Terms & Conditions.

Policy holder	The policyholder is the person that has entered into an agreement with Tryg to take out this insurance.
Insured	The insured is you, as the policyholder, as well as other persons covered by the insurance under the same booking, or a new owner who has legally purchased the ticket including the related booking.
Purchase	By a booking, it is meant when the policyholder purchases tickets, including any associated additional purchases on Tryg's partner's booking and payment platform.
Place of purchase	By point of purchase, it is meant the digital place, e.g., a website of a concert organizer, where the policyholder has made their booking.
Serious injury/acute illness	By serious injury or acute illness, it is meant a recently occurred illness or serious injury, a justified suspicion of a recently occurred illness, or an unexpected worsening of an existing or chronic illness, and which is of such a nature that your participation in the event is advised against by the doctor.
Immediate family	By immediate family, it is meant spouse/partner, children, children-in-law, grandchildren, parents, parents-in-law, grandparents, siblings, brother-in-law, sister-in-law.
Accompanying person	A companion refers to individuals who are not part of the immediate family and who have purchased tickets for the same event.
Right before the start of the event	By 'right before the start of the event' is meant up to 48 hours before the start of the specific event.

2. Who the insurance applies to

It applies to you as the policyholder, as well as other persons covered by the insurance under the same booking, or a new owner who has legally purchased the ticket including the related booking.

When we write 'you' and 'your', it means you as the policyholder and individuals otherwise covered by the insurance.

3. Where and when the insurance applies

The insurance covers you regardless of where in the world you are at the time of the damage. However, claims handling and compensation can only take place in Norway (excluding Svalbard) in Norwegian, another Scandinavian language, or English.

The insurance is valid from the purchase date until the start of the event for which the insurance was purchased, after which it terminates without further notice.

It is a requirement that the insured event occurs during the insurance period, i.e., before the start of the event, for it to be covered by the insurance.

4. Deductible

The insurance applies without a deductible.

5. What does the insurance cover

5.1 Insured Event

The insurance covers compensation for the insured's prepaid expenses for tickets, including any related additional purchases, when you are unable to attend an event.

5.2 Covered Events

The insurance covers compensation when you are unable to attend an event due to:

- a) Death, injury, acute illness, or medically justified suspicion of a new illness affecting yourself, immediate family, or an accompanying person;
- b) Fire or burglary in your home or business right before the start of the event;
- c) Storm, flood, or heavy rain in your home or business right before the start of the event;
- d) Divorce, separation, or termination of cohabitation. In the case of termination of cohabitation, it is a condition that you and your former partner are registered at different addresses and that you have lived together at the same registered address for at least 12 months before the cohabitation ended;
- e) Involuntary termination by your employer or lockout of you, provided that the termination or lockout occurs during the insurance period and within 3 months before the event;
- f) New employment in connection with involuntary termination without the possibility of time off for the event in the new employment, provided that the termination occurred during the insurance period and that you started the new job within 1 month before the event;
- g) A new exam at an educational institution other than primary school level, where the exam takes place right before the start of the event or up to 2 weeks after the event. It is a condition that you are an active student and that you were not aware of the date of the new exam when the insurance was purchased;
- h) Pregnancy conditions that, after medical assessment, make it irresponsible for you to attend the event for which the insurance was purchased. It is a condition that you were not pregnant at the time the insurance was purchased.
- i) i) Fraud committed by an employee or an unauthorized strike in your own business right before the start of the event. The fraud must have been reported to the police;

- j) Your presence is required as a witness or juror;
- k) You are unable to receive a vaccination for medical reasons that is unpredictably and suddenly introduced as a requirement for attending the event, or as a requirement for entry into the country where the event is held. It is a condition that the vaccination requirement was not publicly known at the time the insurance was purchased;
- l) Bridges and/or tunnels connecting countries or parts of countries in the Nordic region are closed to all traffic without notice, preventing you from reaching the event on time. Coverage requires that the unannounced closure occurs right before the start of the event.

Maximum compensation

The insurance covers up to the purchase amount stated on the booking receipt (including any related additional purchases, as well as booking fees or similar for the dealer), but a maximum of 30,000 kroner per booking per insured person.

6. Limitations and Exclusions

The insurance does not cover:

- 1) Insured events covered by other insurance, warranty, service arrangement, or the seller's responsibility under the Consumer Purchases Act.
- 2) If, at the time of purchasing the insurance, you knew or should have known about the event or illness that is the cause of the cancellation, and it could reasonably be expected that the event or illness could lead to cancellation.
- 3) Claim reported after the start of the event is not covered by the insurance, unless you can document that the damage was of such a sudden and extensive nature that other considerations had to take precedence. However, it is a requirement for coverage that the damage occurred right before the start of the event and that the damage is reported no later than 48 hours after the start of the event.
- 4) In the event of the event organizer's or event venue's bankruptcy, payment stoppage, and similar, which results in the cancellation of the specific event.
- 5) Indirect damages or economic consequential damages.

7. Report a Claim and Payment of Compensation

7.1 Report a claim

You must report the claim to Tryg's Claims Centre Affinity without undue delay in the manner specified below and within the deadlines specified in section 8.4 Notification Deadlines and Limitation.

When reporting a claim, you must include the documents that Tryg needs at any given time to assess the right to compensation.

Insured's Actions in Case of an Insured event occurs

- In the event of an insured event occur, you must report the claim to Tryg's Claims Centre Affinity without undue delay and before the start of the event.
- When reporting the claim, you must send unused tickets and purchase receipts to us.
- When you contact us, you should have the policy available, as you will need to provide your policy number when reporting the claim.

Report your claim to Tryg's Claims Centre Affinity in the following ways:

Web: <https://affinity.tryg.no>

E-mail: affinity@tryg.no

If you have any questions, you are welcome to contact us by telephone at +47 80 04 16 00.

7.2 Payment of Compensation

The compensation will be paid in the same currency as the ticket, including related bookings, was paid in, no later than 14 days after we have received and assessed the claim.

8. General Compensation Rules

8.1 Documentation Requirements

You must provide Tryg with the documentation and information we deem necessary to determine whether compensation should be paid and the amount of compensation, if any. Tryg is not obligated to pay compensation until we have received the requested documentation and information.

8.2 Safety Regulations and Instructions

Safety regulations are rules on how the insured or others should act to prevent and limit damage. See the Insurance Contracts Act, section 1-2 (e). Tryg reserves the right to be wholly or partially without liability if a safety regulation is violated. If insurance events occur due to a violation of a safety regulation, it will be determined, considering the degree of fault, the course of damage, and other circumstances, whether Tryg should pay anything and, if so, how much. See the Insurance Contracts Act, section 4-8.

8.3 Duty of Care

You must, as far as possible, try to limit damage that has already occurred or prevent damage that is suspected to occur immediately. We can take measures with the same purpose. If you intentionally or through gross negligence disregard your ability to limit the damage, compensation may be reduced or withheld entirely.

8.4 Reduction or Waiver of Compensation

According to the Insurance Contracts Act, your compensation may be reduced or waived entirely if you:

- Knowingly provide incorrect or incomplete information that you know or must understand may lead to you receiving compensation to which you are not entitled.
- Do not fulfil your obligations as stated in these insurance terms.
- Are responsible for the occurred event due to gross negligence.

8.5 Notification Deadlines and Limitation

The policyholder loses the right to compensation if the claim is not reported to Tryg within 1 year after the insured became aware of the circumstances justifying it, cf. the Insurance Contracts Act, sections 8-5 and 18-5. The insured's claim against Tryg is time-barred after three years.

The deadline begins at the end of the calendar year in which the insured became or should have become aware of the circumstances justifying the claim. However, the claim is time-barred no later than 10 years after the end of the calendar year in which the insurance event occurred. See the Insurance Contracts Act, section 8-6.

If Tryg rejects a claim for compensation wholly or partially, the insured loses the right to compensation unless a lawsuit is filed or arbitration is requested under the Insurance Contracts Act, section 8-5, within 6 months after the insured received written notification of the rejection.

8.6 Interest

The policyholder is entitled to interest in accordance with the Insurance Contracts Act, sections 8-4 and 18-4. Tryg calculates interest on the compensation when 2 months have passed after the notification of the insurance event has been sent to Tryg. If the insured/policyholder fails to provide information or deliver documents in accordance with the Insurance Contracts Act, sections 8-1 and 18-1, they cannot claim interest for the time lost due to this. The same applies if the insured/policyholder unjustifiably rejects full or partial settlement.

9. General Provisions

9.1 Insurer

The insurer is Tryg Forsikring, Postboks 707, 5020 Bergen, Org.nr. 989 563 521 MVA, a branch of Tryg Forsikring A/S, CVR-nr. 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark.

9.2 Policyholder

The policyholder is the company that has entered into an agreement with Tryg to purchase this cancellation insurance.

9.3 Insurance distributor

Tryg's partner distributes the insurance on behalf of Tryg and is compensated by Tryg in this regard.

9.4 Duration of Insurance

The insurance is valid from the purchase date until the start of the event for which the insurance was purchased, after which it terminates without further notice.

9.5 Termination of Insurance

As a policyholder, you can terminate the insurance at any time during the insurance period. If you terminate the insurance after the withdrawal period has expired, Tryg is entitled to the premium for the period the insurance has been in force.

9.6 Payment of Insurance

The insurance is paid in advance at the time of purchase. The price of the insurance is set according to our current tariff.

9.7 Applicable Law and Jurisdiction

Norwegian law applies to the insurance agreement to the extent that this is not contrary to Act No. 111 of November 27, 1992, on choice of law in insurance, or another agreement has been made. Disputes under the insurance agreement are decided by Norwegian courts, unless this is contrary to mandatory rules in applicable legislation, or another agreement has been made.

9.8 Common Registers

Tryg has the right to disclose personal information to the following common registers for the insurance industry:

- Register of insurance applicants and insured persons (ROFF)
- Central claims register (FOSS).

The purpose of the registers is to prevent insurance fraud and ensure uniform risk assessment. Some insurance products require the insured to submit a health declaration to be assessed by Tryg. Information is registered in ROFF if the health assessment results in rejection or reservation. All claims reported to an insurance company are registered in FOSS. When a claim is registered, Tryg automatically receives an overview of all claims reported to FOSS by the claimant. The information is available to insurance companies in connection with the registration of a claim and any payment. Registered information is deleted after 10 years. Finans Norge Forsikringsdrift is responsible for the registers. The registered person has the right to access their own information in the registers. Requests for access should be sent to: Finans Norge Forsikringsdrift, Postboks 2473 Solli, 0202 Oslo.

9.9 Privacy policy

The establishment and execution of insurance agreements involve Tryg processing personal data about customers and other registered individuals. Tryg is responsible for processing and ensuring that personal data is handled in accordance with privacy legislation. Necessary personal data is registered and stored in Tryg's internal customer register to identify customers and for Tryg to fulfil the obligations arising from the insurance agreements entered into. Personal data and other information about the insurance relationship will be disclosed to public authorities (tax authorities, labour and welfare administration, police, etc.) when this follows from statutory disclosure and/or delivery obligations or access. See tryg.no for how Tryg handles personal data. Here you will also find information about rights under the Personal Data Act.

9.10 Supervisory Authority

Tryg is subject to supervision by the Financial Supervisory Authority in Norway and Denmark.

9.11 Guarantee Scheme for Non-Life Insurance

Tryg is a member of the guaranteed scheme for non-life insurance in Norway. The guaranteed scheme shall not cover more than 90 percent of each individual claim. Claims under insurance covering housing and compulsory liability insurance shall nevertheless be covered 100 percent.

9.12 Recourse

To the extent that we have paid compensation, we take over the right to claim compensation from the party responsible for the damage. If you waive your right to compensation from the responsible party under contract, warranty, or similar, or from recourse rights, our liability is limited accordingly. You may also be held liable for the value of coverage already provided.

9.13 Double Insurance

If you have taken out insurance against the same risk with another insurance company, you are not entitled to higher compensation from the companies than the total amount corresponding to the damage. If the sum of the liability amounts exceeds the damage, the liability is distributed between the companies according to the ratio of the liability amounts. If the insurance company has reserved the right to cancel or reduce coverage if insurance against the same risk is also taken out with another company, the same reservation applies to this insurance. This provision only applies to the mutual relationship between the companies, which thus compensate the damage proportionally.

9.14 Identification – Significance of Others' Actions

Identification means that actions and omissions by others will have the same effect on the insured's rights as if they were performed by the insured themselves. See the Insurance Contracts Act, section 4-11. Those identified with the insured are spouses living with the insured or persons living with the insured in a stable established relationship.

9.15 Profit Prohibition

The insurance should not lead to profit. Tryg compensates, within the insurance agreement, the loss suffered. The size of the insurance sum is not decisive for the value of the interest.

9.16 Other Agreement or Warranty

The insurance does not cover damage for which the supplier or another is responsible under law, warranty, or similar obligation. However, the insurance applies if you can show that the obligated party is unable to fulfil this.

9.17 Other Insurance

If another insurance has been taken out covering the same risk, the insured can choose which insurance to use until the insured has received the total compensation to which they are entitled.

10. General Exclusions

Force Majeure

Including war (whether declared or not), terrorism, acts of war, cyber warfare, cyber terrorism, breach of neutrality, civil war, riots or civil disturbances, insurrection or revolution, strikes, lockouts, blockades, confiscation, nationalization, government intervention, epidemics, and pandemics.

Nuclear Energy, etc.

Including intentional or unintentional release of nuclear, biological, chemical, or biochemical agents or materials, as well as the radioactive, toxic, explosive, or other hazardous properties of a nuclear device or component thereof. However, the insurance covers events caused by or occurring in connection with nuclear reactions used for ordinary industrial, medical, or scientific purposes. The use must comply with applicable regulations and not be connected to reactor or accelerator operations.

Government Intervention

Arrest, seizure, or other intervention by a public authority.

International Sanctions

The insurance does not provide coverage, benefits, or any other form of performance if it is in conflict with an international sanction, an international prohibition, or other legal consequences determined by the UN, EU, UK, or USA.

Abuse of Alcohol, Drugs, and/or Medications

Damages caused by self-inflicted intoxication, influence of drugs, and/or other intoxicants where a causal link between the damage and your condition can be demonstrated.

Intentional and Grossly Negligent Acts

- If the insured/intended has intentionally caused the insurance event, Tryg is not liable.
- If the insured/intended has caused the insurance event through gross negligence, Tryg's liability may be reduced or completely waived.
- The rule on gross negligence does not apply to children under 16 years of age.

- The exception for intentional and grossly negligent acts does not apply if the insured/intended, due to age or mental state, could not understand the consequences of their actions.

See the Insurance Contracts Act, sections 4-9, 13-8, and 13-9.

Other Agreement or Warranty

The insurance does not cover damages for which another supplier or person is responsible under law, warranty, or similar obligation. However, the insurance applies if you can show that the obligated party is unable to fulfil this.

Change of Risk – Disclaimer of Liability

Tryg reserves the right to be completely without liability for insurance events caused by a specific condition of significant importance to the risk being changed. See the Insurance Contracts Act, sections 4-6 and 13-6.

11. If you disagree with us

Our goal is satisfied customers, and it is valuable for us to hear your views, whether you are satisfied or believe there are areas where we can improve. Our hope is that your case can be resolved through a dialogue between us.

If you disagree with our decision in an insurance case, we would like you to first contact the department in Tryg that handled your insurance case by sending an email to affinity@tryg.no.

If you are still not satisfied with the decision after contacting the department, you can direct your complaint to the Quality Department at Tryg. Complaints can be submitted electronically at: www.tryg.no/meld-skade/klagemuligheter or by mail to: Tryg Forsikring, v/Kvalitetsavdelingen, Postboks 7070, 5020 Bergen.

You also have the right to complain to the Financial Complaints Board. The address of the Financial Complaints Board is: Finansklagenemnda, Postboks 53, Skøyen, 0212 Oslo, email: firmapost@finkn.no. If we have not fulfilled our obligations under the insurance agreement, the person to whom the agreement applies can request correction by explaining their case in a letter to us and asking for our statement.

It is also possible to have your rights under the insurance terms tested by bringing the case to court. See the Insurance Contracts Act, section 20-1.