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Assistance Insurance



Pre-contractual information document

Company: IMA Italia Assistance SpA, parent company of the IMA ITALIA Assistance insurance group (registration no. in the Group Register 025), with registered office in Italy, Piazza Indro Montanelli, 20 -20099 Sesto San Giovanni (MI)

Product: "Ticket Protection Policy"

This pre-contractual information document is intended solely to provide a summary of the main coverage and exclusions. Complete pre-contractual and contractual information on the product is provided in the Policy documentation.

What type of insurance is it?

The "Ticket Protection Policy" is dedicated to all those who purchase a ticket to participate in an event on the site www.ticketmaster.it, interested in Assistance coverage, in the event that they find themselves in a difficult situation following the occurrence of a fortuitous event and in coverage of the risk of cancellation of participation in the purchased event, which may arise before the event takes place.



What is it insured?

The services and guarantees provided are as follows:

Ticket Cancellation. The Company reimburses the Insured the full cost of the ticket in the event of cancellation of participation in the purchased event.

Assistance. If the insured finds himself in a difficult situation following the occurrence of a fortuitous event.

- ✓ Medical consultation and referral to a specialist
- ✓ Medical transport
- ✓ Return of the convalescent insured
- ✓ Transmission of urgent messages



What is not insured?

Damages resulting from:

- ✗ willful misconduct, gross negligence, negligence of the Insured or of persons for whom he is responsible.
- ✗ war, including civil war, strikes, revolutions, riots or popular movements, looting and acts of vandalism.
- ✗ acts of terrorism, an act of terrorism meaning any act which includes but is not limited to the use of force or violence and/or threats by any person or group(s) of persons acting alone or behind or in connection with any organization or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or cause alarm to public opinion and/or the community or any part thereof;
- ✗ earthquakes, floods, atmospheric phenomena having the characteristics of natural disasters, volcanic eruptions.
- ✗ explosions resulting from the possession of explosive material, as well as from the possession or use of radioactive substances or devices for the acceleration of atomic particles, as well as damages which, in relation to the insured risks, have occurred in connection with transmutation phenomena of the nucleus of the atom or with radiation caused by the artificial acceleration of atomic particles.
- ✗ injuries resulting from carrying out the following activities: mountaineering with rock climbing or access to glaciers, free climbing, aerial sports in general; driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, hot air balloon excursions, paragliding and

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similar; car, motorboat and motorcycle racing and competitions and related tests and training; sled driving, bobsleigh, acrobatic skiing, jumps from the springboard on skis or hydroskis, kitesurfing, scuba diving, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology. For bobsleigh, kitesurfing and scuba diving, the above exclusion will not be effective if said sporting activity is carried out solely for a recreational and occasional nature; however, all injuries suffered because of sporting activities carried out on a professional basis are excluded.

- * acts of recklessness;
- * infectious diseases if the assistance intervention is prevented by national or international health regulations.
- * carrying out activities that involve the direct use of explosives or firearms.
- * events that occur in countries in a state of belligerence make it impossible to provide assistance. In this regard, countries in a state of belligerence are those reported as such on the website of the Ministry of Foreign Affairs. Also excluded are services relating to journeys undertaken towards an area where, at the time of departure, a ban or limitation (even temporary) issued by a competent public authority is in force.
- * illnesses and injuries resulting from abuse of alcohol and psychotropic drugs as well as from the non-therapeutic use of narcotics and hallucinogens; psychological disorders, psychiatric, neuro-psychiatric diseases, states of anxiety, stress or depression.
- * pre-existing diseases;
- * chronic diseases;
- * diseases related to pregnancy beyond the 26th week of gestation and related to the puerperium; therapeutic abortion; childbirth.
- * epidemics having the characteristics of a pandemic (declared by WHO), except for confirmed COVID-19 contagion from reports with positive results for which this exclusion does not apply.
- * quarantines;



Are there coverage limits?

- ! Regardless of the concrete assessment of the state of health, people suffering from chronic alcoholism, full-blown AIDS, drug addiction or the following mental illnesses are not insurable: organic cerebral syndromes, epilepsy, schizophrenia, manic-depressive forms, or paranoid states. In any case, the insurance ceases for the Insured upon the occurrence of such conditions within thirty days following the date of termination of the insurance. The Company reimburses the Contractor the part of the premium relating to the unexpired risk period, net of tax charges.
- ! The Insurance can be taken out by people aged 80 or under.
- ! This Policy insures all those who have purchased a ticket for an event and any ancillary services from the Contractor and who are residents and domiciled in Italy or residents abroad temporarily domiciled in Italy.
- ! The Services and Guarantee may be requested only once within the policy's operational period, it being understood that the total amount of compensation paid may not exceed the established limits.

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- ! In the event of purchasing a season ticket which includes multiple events, it is understood that the Ticket Cancellation guarantee is operational until the date and time of the first event included in the season ticket.
- ! The stipulation of multiple policies with IMA Italia Assistance SpA to guarantee the same risk to increase the limits or extend the current coverage period is not permitted.
- ! The Company does not assume responsibility for damages caused by the intervention of the authorities of the country in which the assistance is provided.
- ! If the Insured does not benefit from one or more Services and Guarantees, the Company is not required to provide compensation or alternative services of any kind by way of compensation.



Where is the coverage valid?

The insurance is valid for events taking place in Italy.



What obligations do I have?

- The Insured must contact the Organizational Structure before taking any initiative regarding the Claim.
- The Insured must communicate to the Company any circumstance that may aggravate the risk, as well as the subsequent stipulation of other insurance for the same risks.
- The Contractor assumes the obligation to deliver to the Insured the Certificate of Membership and the Insurance conditions and the Information provided to the interested parts for the processing of personal data. In relation to the material published, the Contractor must comply with the provisions of Reg. 41/2018.
- The Contractor is obliged to send IMA every day and in advance of the start of the Event, the correct and complete list of names of all Insured Persons and the relevant details of the ticket/event purchased.
- The communications referred to in this article must be made online, except in the case of interruption of the connection or cases of force majeure, in which the obligation to communicate must in any case be fulfilled by fax or e-mail.
- Failure to communicate the list of Insured within the contractually established terms will give the Company the right to terminate the Policy, with immediate effect, by registered letter with return receipt except in the case of proven material impossibility on the part of the Contractor to fulfill the obligation of communication, whose burden of proof remains in any case borne by the Contractor.
- In any case, the Company will provide the Policy Guarantees to the Insured for a further 30 calendar days. The costs incurred by the Company for the provision of Guarantees which, upon subsequent inspection, do not appear to be due pursuant to this Policy will remain fully borne by the Contractor in addition to any additional expenses incurred for this purpose.



When or how do I have to pay?

The Premium is paid by the Insured, as reported on the Certificate of Membership.



When does coverage begin and when does it end?

The assistance benefits start from the beginning of the insured person's transfer from the place of residence or domicile to the place where the event for which he purchased the ticket will take place and until the return to the residence or domicile within 24 hours from the end of the 'event.

The Cancellation guarantee begins from the date and time shown on the purchase confirmation and ends with the use of the first service if the premium has been paid; extends beyond the expiry date if the scheduled date of the event is delayed for reasons beyond the control of the Insured.



How can I cancel the policy?

For the Contractor, the policy starts from 00:00 on the day indicated in the policy form and will have a duration of 1 year with tacit renewal, unless cancellation is to be communicated within 60 days of the expiry date via registered letter with return receipt or certified e-mail. .

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Assistance Insurance



Additional pre-contractual information document for non-life insurance products (Additional Damage DIP)

Company: IMA Italia Assistance SpA

Product: "Ticket Protection Policy"

Latest additional DIP for Damages published and available, Edition 01/2024

This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (DIP Non-Life), to help the potential policyholder understand in more detail the characteristics of the product, the contractual obligations and the financial situation of the business.

The contractor must read the insurance conditions before signing the contract.

IMA Italia Assistance SpA Piazza Indro Montanelli; n. street number 20; -20099 Sesto San Giovanni (MI); tel. +39 02 24 128 (1); website: www.imaitalia.it; e-mail: assistance@imaitalia.it; PEC: imaitalia@pec.imaitalia.it.

IMA Italia Assistance SpA, parent company of the IMA ITALIA Assistance insurance group (registration no. in the Group Register 025), with registered office in Italy, Piazza Indro Montanelli, 20 -20099 Sesto San Giovanni (MI); tel. +39 02 24 128 (1), website: www.imaitalia.it, e-mail: assistance@imaitalia.it, PEC: imaitalia@pec.imaitalia.it, Authorized to operate with Ministerial Decree of 01/10/ 1993 published in the Official Gazette n. 239 of 11/10/1993, Registration number in the register of insurance and reinsurance companies 1.00114.

Information on the company's financial situation (The data refers to the latest approved financial statements for the year 2021).

Total amount of net assets: €25,632,150;

Part of the net assets relating to the share capital: €3,856,985;

Part of the net assets relating to capital reserves: €20,098,876 (reserves and retained earnings)

The report on the solvency and financial condition of the company (SFCR) is available on the website www.imaitalia.it in the press releases area.

Amount of the Solvency Capital Requirement (SCR): €13,725,391;

Minimum Capital Requirement (MCR): €6,176,426;

Eligible own funds: €28,709,381;

Solvency ratio, which represents the ratio between the amount of the available solvency margin and the solvency margin required by current legislation: 209.17%.

The contract is governed by Italian law.



What is insured?

TICKET CANCELLATION

The Company reimburses the full cost of the documented and unused ticket and any pre-emption and presale rights or any lower withdrawal cost expected on the date on which the event or reason that gave rise to the cancellation occurred. cancellation, including any additional services purchased at the same time as the ticket and documented as resulting from the purchase confirmation, to the Insured, a family member or person connected to him, who has been the victim of:

to. accident, sudden illness or death of the Insured or of a family member or person connected to him;

b. serious pregnancy complications;

c. damage to the Insured's property due to fire, explosion, blast, storm, hail, lightning, flood, earthquake or criminal acts

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perpetrated by third parties, provided that the damage is significant and that the presence of the Insured on site is required by the Competent Authorities regarding the clarification of the facts;

d. transfer of the Insured following the contracting of a new employment relationship where the ticket was purchased before stipulating the new contract and where the location of the event and the new place of residence are more than 100 km apart from each other ; occurred after the stipulation of the policy, such as to suggest that it will not be possible to participate in the event. The Company reimburses the full cost of the documented and unused ticket and any pre-emption and presale rights or any lower withdrawal cost envisaged at the date on which the event or reason that gave rise to the cancellation occurred, including any additional services purchased at the same time as the ticket and documented as resulting from the purchase confirmation, up to a maximum of €2,000.00 per insured, per ticket and per policy.

ASSISTANCE

Medical consultation and referral to a specialist: assessment by the doctors of the Organizational Structure of the state of health of the Insured to decide on the most appropriate medical service and, if necessary, reporting the name and address of a specialist doctor in the area closest to the place where the Insured is located .

Medical transport:

- to the nearest place suitable for providing emergency care;
- from the medical center where the first emergency care was provided to a better equipped medical center. The use of the medical plane is limited to local travel.

Return of the convalescent insured: if his state of health prevents him from returning home with the means initially provided for in the contract, as well as the reimbursement of additional living expenses within the maximum limit of €70.00 per day and for a maximum of 3 days after the date expected return, made necessary by the state of health of the Insured.

Transmission of urgent messages. If the Insured is unable to transmit essential messages to people residing in Italy, the Organizational Structure will communicate the message to the recipient.



What is NOT insured?

Risks excluded

There is no further information than what is contained in the DIP



Are there coverage limits?

TICKET CANCELLATION


In addition to what is already provided for in the exclusions valid for all guarantees and services, events and accidents deriving directly or indirectly from:

- an event not expressly provided for by ' Object of the guarantee;
 - injuries pre-existing at registration to the event;
 - pregnancy pathologies, if this began before booking;
 - professional reasons(except for the transfer of the Insured following the contracting of a new employment relationship where the ticket was purchased before stipulating the new contract and where the location of the event and the new place of residence are more than 100 km apart from each other 'other; occurred after the stipulation of the policy, such as to suggest that it will not be possible to participate in the event);
- And)
- damage as a result of war, accidents due to weapons of war, invasions, actions of foreign enemies, hostilities (whether war is declared or not), civil war, situations of armed conflict, rebellions, revolutions, insurrections, mutiny, martial law , military or usurped power or attempted usurpation of power;
 - strikes, riots, popular disturbances;
 - curfew, border blockade, embargo, reprisals, sabotage;
 - confiscation, nationalization, seizure, restrictive provisions, detention, appropriation, requisition for own title or use by or upon order of any Government (whether civil, military or "de facto") or other national or local authority;
 - ticket purchased with event destination towards an area where a ban or limitation (even temporary) issued by a competent public authority is in operation;
 - tornadoes, hurricanes, earthquakes, volcanic eruptions, inundations, inundations and other natural disasters;
 - nuclear explosions and, even partially, ionizing radiation or radioactive contamination developed by nuclear fuels or nuclear waste or nuclear weapons, or deriving from transmutation phenomena of the nucleus of the atom or from radioactive, toxic, explosive properties, or from other characteristics dangerous nuclear equipment or its components;
 - materials, substances, biological and/or chemical compounds, used for the purpose of causing harm to human life or spreading panic;
 - pollution of any nature, infiltration, contamination of the air, water, soil, subsoil, or any environmental damage;

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<p>n) bankruptcy of the Contractor; or) illegal acts carried out by the Insured or his contravention of regulations or prohibitions of any government; p) errors or omissions when purchasing the ticket or inability to obtain a visa or passport to reach the event location; q) abuse of alcohol and psychotropic drugs, non-therapeutic use of narcotics or hallucinogens; r) mental illnesses, schizophrenia, manic-depressive forms, psychosis, major depression in the acute phase; s) suicide or attempted suicide; t) Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) and sexually transmitted diseases; u) driving vehicles for which a category higher than B license is required and motor boats for non-private use; v) decision not to participate in the event; w) cancellation or delay or postponement of the flight to reach the location of the event; x) tickets, including any additional services not purchased on www.ticketmaster.it</p>
<p>The operation of the guarantee is subject to the following provisions and compensation limits, namely:</p> <ul style="list-style-type: none"> - up to the amount of the insured capital, as communicated to the Company; - if the ticket is canceled after the occurrence of one of the events covered by the guarantee; - the Company has the right to take possession of unused tickets; - in the event of illness or injury of one of the people indicated in the previous articles, the Company's doctors are given the right to carry out a medical check-up; - in the case of purchasing a subscription that includes multiple events, it is understood that the guarantee is operational until the date of the first event included in the subscription; - the ticket must be purchased on www.ticketmaster.it
<p>The reimbursement of the penalty is made according to the terms of the policy and up to the amount of the insured capital:</p> <p>to) without deduction of any overdraft:</p> <ul style="list-style-type: none"> - for waivers following hospitalization or death even in the absence of hospitalization; - for ticket purchases up to €300.00. <p>b) for all other reasons, with the deduction of a 10.00% overdraft.</p>
<p>ASSISTANCE For "Medical Transport" Guarantees/Services only; "Return of the convalescent Insured", if the Insured has provided for the related expenses on his own due to reasons of force majeure, the Company, following presentation of the original of suitable medical certification issued on site and the expense documents, will arrange for the refund, no later than the amount of €500.00 and in any case to the extent strictly necessary. The Insured is required to deliver unused tickets to the Company following the services and guarantees enjoyed.</p>


 What obligations do I have? What obligations does the company have?	
<p>What to do in the event of an accident?</p>	<p>TICKET CANCELLATION</p> <p>Obligations of the Insured - If an event occurs that makes participation in the event impossible, the Insured, under penalty of forfeiting the right to reimbursement, must scrupulously observe the following obligations:</p> <p>1) Report the cancellation to the Company within 48 hours of the event that caused the cancellation. The insured must report directly to the Company.</p> <p>The report must be made directly to the Company through one of the following methods:</p> <ul style="list-style-type: none"> • by connecting to the claims portal at: www.sinistri.imaitalia.it; alternatively • by email to the claims address ticketmaster@imaitalia.it attaching the documents in PDF format; alternatively • in original by registered mail addressed to: IMA Italia Assistance SpA, Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI); alternatively • by calling the number dedicated to managing refund requests Tel. +39 02 24128449, active from Monday to Friday from 9:00 to 17:00. <p>This report must contain all the following information:</p> <ul style="list-style-type: none"> - name, surname, tax code, complete home address in order to carry out any medical-

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	<p>legal examination and telephone number where the Insured can actually be found;</p> <ul style="list-style-type: none"> - references of the purchased event and coverage such as: details of the Membership Certificate, membership number, date of the event to be renounced; - the description of the circumstances that force the Insured to cancel; - medical certification or, in cases of guarantee not deriving from illness or injury, other document proving the impossibility of participating in the event. <p>Even subsequently (if not immediately available) and in the same manner, the following must still be provided:</p> <ul style="list-style-type: none"> - the original ticket; - ticket payment receipt; - Iban code; - any further document requested by the Company in order to allow the management of the claim. <p style="text-align: center;">ASSISTANCE CONDUCT IN THE EVENT OF AN ACCIDENT Assistance can be obtained by calling the number: +39 02.24128409</p> <p>If necessary, the Insured must:</p> <ul style="list-style-type: none"> - report your personal details, tax code and data to the Organizational Structure/identification of the Certificate of Membership; - communicate the place where you are located and your telephone number. <p>Direct/contracted assistance: there are no services provided directly to the insured by bodies/structures affiliated with the company.</p> <p>Management by other companies: This policy does not provide for management by other companies</p> <p>Prescription: Any right towards the Company expires within two years from the date of the accident that gave rise to the right to the Service/Guarantee in compliance with the provisions of the Art. 2952 cc</p>
Inaccurate or reticent statements	Inaccurate declarations or reticence by the Contractor, relating to circumstances that influence the risk assessment, may result in the total or partial loss of the right to the Benefits/Guarantees as well as the termination of the insurance, pursuant to articles 1892, 1893 and 1894 of the Civil Code. The Contractor must give written notice to the Company of any increase or decrease in risk pursuant to the provisions of the articles. 1897 and 1898 of the Civil Code.
Company obligations	the compensation is paid to the Insured within 30 days. from receipt of all the documentation requested by the Claims Management Office.

 When and how do I have to pay?	
Award	The premium is paid by the Insured to the Contractor who distributes the policy on behalf of IMA.
Reimbursement	For this policy there is no reimbursement of the premium and therefore the relevant withholdings required by law do not apply.

 When does coverage begin and when does it end?	
Duration	The assistance benefits start from the beginning of the insured person's transfer from the place of residence or domicile to the place where the event for which he purchased the ticket will take place and until the return to the residence or domicile within 24 hours from the end of the 'event. The Ticket Cancellation guarantee begins from the date and time shown on the ticket purchase confirmation and ends within the start time of the event if the prize has been paid. It extends beyond the expiry date in the event that the scheduled date of the event is delayed for reasons beyond the control of the Insured.

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Suspension	For this policy there are no particular cases of suspension of guarantees.
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How can I cancel the policy?

Afterthought after the stipulation	There is no right of withdrawal for this policy.
Resolution	There are no further cases that legitimize the termination of the contract.



Who is this product aimed at?

It is dedicated to all those who purchase a ticket to participate in an event on the website www.ticketmaster.it, interested in covering the risk of cancellation of participation in the purchased event, which may arise before the event takes place.



What costs do I have to pay?

The average commission is equal to 20.00% of the taxable premium.

HOW CAN I FILE COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company	Any complaints regarding the contractual relationship or the management of claims must be forwarded in writing to IMA Italia Assistance SpA, Complaints Office, Piazza Indro Montanelli 20, 20099 Sesto San Giovanni – fax: +39 02 26223973 – pec: imaitalia@pec.imaitalia . it . The company function responsible for examining the complaints received is the Complaints Office of IMA Italia Assistance SpA. In compliance with current provisions, the response to the complaint will take place within 45 days of its receipt.
To IVASS	If the representative is not satisfied with the outcome of the complaint or if there is no response within a maximum of forty-five days, he or she may contact IVASS, sending the complaint by post to IVASS Consumer Protection Service, Via del Quirinale 21, 00187 Rome, or by fax to no. 06.42133206, or also via certified e-mail to the address tutela.consumatore@pec.ivass.it , accompanying the complaint with the documentation relating to the complaint handled by the Company. Info on: www.ivass.it . In relation to disputes relating to the quantification of damages and the attribution of liability, please note that the exclusive competence of the Judicial Authority remains, in addition to the right to resort to conciliation systems where existing.

BEFORE APPLYING TO THE JUDICIAL AUTHORITY, it is possible to make use of alternative dispute resolution systems, such as (indicate when mandatory):

Mediation	By contacting a Mediation Body among those present in the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it (Law 9/8/2013, n. 98). Mandatory alternative system.
Assisted negotiation	By request of your lawyer to the Company.
Other alternative dispute resolution systems	To resolve cross-border disputes, it is possible to lodge a complaint with IVASS or directly with the competent foreign system, requesting the activation of the FIN-NET procedure by accessing the website http://ec.europa.eu/finance/fin-net/ .

FOR THIS CONTRACT THE COMPANY DOES NOT HAVE AN AREA INTERNETRESERVED FOR THE CONTRACTOR (so-called HOME INSURANCE), THEREFORE AFTER THE SUBSCRIPTION YOU WILL NOT BE ABLE TO CONSULT THIS AREA OR USE IT TO MANAGE THE CONTRACT ITSELF TELEMATICALLY.