

Important Information including Statement of Demands and Needs

TicketPlan Booking Refund Insurance is suitable for those who wish to insure themselves for a maximum refund of £1,500.00 of the purchase cost of their order items if they are unable to attend a booked event in the UK as a result of an unexpected circumstance and for which they have purchased tickets and paid the appropriate premium.

Booking Refund Insurance cover applies to a wide range of specified circumstances which are detailed within the policy wording. You should read this document carefully to satisfy yourself that the cover provided meets with your needs.

Booking Refund Insurance can only be purchased from Red Box Tickets at the same time as tickets are bought via their platform.

The TicketPlan policy with Astrenska Insurance Limited provides cover from the date you buy your policy from Red Box Tickets and finishes when you arrive at the booked event.

Neither Red Box Tickets nor TicketPlan have provided you with any recommendation or advice in relation to the purchase of this insurance product. 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 for some or all of the benefits provided by this insurance product.

You have indicated that you wish to obtain insurance cover to provide a refund of the purchase cost of the order items you have just purchased if you are unable to attend a booked event in the UK for a range of unexpected, specified circumstances.

You have also indicated that the maximum possible refund of £1,500.00 is sufficient to cover the refund you would need.

Information about us and our services

You have purchased this insurance cover from Red Box Tickets which is an Insurance Distributor of TicketPlan Booking Refund Insurance cover.

Who provides the Insurance cover?

TicketPlan Booking Refund Insurance is provided by TicketPlan Limited under an insurance scheme insured by a single insurer detailed within the policy wording.

TicketPlan Limited is an appointed representative of Pier Insurance Managed Services Limited, Evolution House, New Garrison Road, Shoeburyness, Essex SS3 9BF which is authorised and regulated by the Financial Conduct Authority.

Both TicketPlan Limited and the Insurer are covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations.

What to do if you have a complaint

Information about the complaints procedure can be found within the policy documentation provided. If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service.

If you have a complaint, please contact:

Customer Services, TicketPlan Limited, Evolution House, New Garrison Rd, Southend-on-Sea, UK, SS3 9BF
Telephone: 01702 568089, email: managementteam@ticketplangroup.com

You will receive an acknowledgment of your complaint within five working days and all efforts will be made to resolve the problem within four weeks. If this cannot be done you will be informed when an answer may be expected.

Booking Refund Insurance

Introduction

This is **your** Booking Refund Insurance policy wording, which forms **your** contract of insurance with **us**.

We will insure **you** for any loss insured by this policy (subject to and in accordance with the terms and conditions of this policy), which occurs, and arises from a **booking** made by **you** and for which **you** have paid the appropriate premium.

Your policy wording and confirmation email is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions, apply to each ticket.

Certain words have a special meaning as shown under the heading "Definitions". These definitions have been highlighted by the use of bold print throughout the policy document.

Period of Insurance

Your Booking Refund Insurance cover starts at the time **you** book the event and pay the insurance premium. The cover ends as soon as **you** arrive at the **booked event**.

The Insurers

This insurance is underwritten 100% by Astrenska Insurance Limited and has been arranged by TicketPlan Limited under the terms of a Delegated Authority.

Astrenska Insurance Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their company number is 01708613 and their registered address is; Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. FCA Reference Number: 202846

Financial Services Compensation Scheme (FSCS)

If the Insurer is unable to meet its liabilities, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is Covered

We will pay **you** up to a maximum of £1,500.00 per ticket if **you** are unable to attend a **booked event** due to:

- unexpected disruption of the **public transport network** **you** could not have reasonably known about before the date or time of the **booked event**;
- the death, **accident**, or **illness** of **you**, a member of **your immediate family** or any person(s) in the **group** due to attend the **booked event** with **you**. In relation to the death of an immediate family member you will only be covered if the death occurs within 4 weeks of the **booked event**;
- mechanical breakdown, accident, fire or theft en route of a private vehicle taking **you** to the **booked event**;
- jury service of which **you** had not received notice at the time of the **booking**;
- burglary or fire at **your** residence in the 48 hours immediately before the **booked event** requiring attendance of the **emergency services**;
- **you** being summoned to appear at court proceedings as a witness of which **you** had not received notice at the time of the **booking**;
- **you** being a member of the armed forces and being posted overseas unexpectedly;
- adverse weather where the Met Office have issued a red weather warning or where the Police service or other Government agency have issued a specific warning not to travel.

Exclusions

We will not cover **you** where:

- **your illness** or death or the **illness** or death of a member of **your immediate family** is caused by or is as a result of a **pre-existing medical condition**;
- **you** cannot provide a **doctor's** report for **accident** or **illness**;
- the symptoms that accompany a **normal pregnancy** are the sole reason **you** cannot attend a **booked event**, with the exception of pregnancy which occurs after the purchase date and where the expected date of delivery is within 4 weeks of the **booked event**;
- **you** cannot return any unused tickets or vouchers forming part of the **booking**;
- **you** cannot provide evidence of the unused tickets when applying for a refund;
- the **booked event** is cancelled, abandoned, postponed, curtailed or relocated at any time prior to your claim being settled;
- **you** do not attend a **booked event** other than for a reason covered by this insurance;
- **you** are prevented from travelling to a **booked event** due to disruption of the **public transport network** which is public knowledge prior to the **booked event**;
- **you** can recover any part of the cost of the **booking**;
- in our reasonable opinion, **you** did not allow sufficient time to travel to a **booked event**;
- **you** carry out a criminal act which prevents **you** attending a **booked event**;
- **you** are prevented from travelling to a **booked event** due to an outbreak of a contagious disease and the Government or any agency acting on behalf of the Government has imposed a ban on travel;
- **you** make a false or fraudulent refund claim or support a refund claim by false or fraudulent document, device or statement.

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**.

We will not pay any costs **you** incur in submitting or providing evidence to support **your** refund claim.

We will not pay any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolutions, insurrection, military or usurped power, riot, civil commotion, strikes, lockout, terrorism, malicious intent or vandalism, confiscation or nationalisation of or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

We will not pay any loss caused directly or indirectly by damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

Definitions

In this Booking Refund Insurance policy, unless the context otherwise requires, words and phrases with the same meaning as those defined below shall be construed accordingly and the singular shall include the plural and the masculine the feminine and vice versa.

Accident	A bodily injury confirmed by a doctor that prevents you from attending the booked event .
Administrator	TicketPlan Limited, Evolution House, New Garrison Rd, Southend-on-Sea, UK, SS3 9BF
Doctor	A qualified medical practitioner registered with a recognised professional body. A doctor cannot be you or a member of your immediate family .
Emergency Services	The Police, Fire and Rescue Service or Emergency Medical Services.
Booking/Booked event	The pre-planned and pre-booked service(s)/event(s)/ticket(s) booked and transacted via Red Box Tickets platform and provided within the United Kingdom .

Group	Any number of people who have made a booking including Booking Refund Insurance within the same transaction.
Illness	A physical or mental condition confirmed by a doctor that prevents you from attending the booked event .
Immediate family	Your husband, wife, partner, civil partner, parent, child, grandparent, grandchild, brother or sister.
Normal Pregnancy	Symptoms which normally accompany pregnancy (including multiple pregnancy) and which are generally of a minor and/or temporary nature (e.g. morning sickness, fatigue etc.) which do not represent a medical hazard to mother or baby.
Period of Insurance	Your Booking Refund Insurance cover starts at the time you book the event and pay the insurance premium. The cover ends as soon as you arrive at the booked event .
Policyholder/You/Your	The individual shown within the booking confirmation email and who has paid the Booking Refund Insurance premium.
Pre-existing medical condition	Any disease, illness or injury (whether diagnosed or not) existing at or before the date of booking and for which medical advice or treatment has been sought in the 12 months preceding the date of booking.
Public Transport Network	Any mode of public transport other than public hire taxis licensed for public use on which you had planned to travel to a booked event within the United Kingdom .
United Kingdom	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
We/us/our	Astrenska Insurance Limited
You/Your/Yourself	A person who has made a booking alone or as part of a group via Red Box Tickets and Events Limited's platform.

Claims Procedure

If you need to cancel a ticket please visit www.ticketplangroup.com/RedBox and complete a claim form, as soon as reasonably possible and no later than 14 days as an absolute maximum after becoming aware of circumstances that may lead you to request a payment.

Alternatively write to us at TicketPlan Limited, Evolution House, New Garrison Rd, Southend-on-Sea, UK, SS3 9BF to request a claim form.

You must provide us with such information in support of your claim as we may reasonably request. This will include a claim form and any other evidence that we may require in support of your claim.

The information you provide us with must be in English. Any costs incurred in translations will be at your expense.

If your claim under this policy is covered, we will pay the value of the refund to you subject to the benefit limit. If, for any reason, your claim under this policy is not covered, we will tell you why this is.

All claims payments will be settled in pounds sterling. We are not liable for any variations as a result of fluctuations in exchange rates.

We have the right to deal with and take over, in your name, any claim you make under this insurance policy and to take legal action in your name (at our expense) and ask you to give us details which will assist us to recover any payment we have made under this policy.

Confidentiality and Data Protection

As your insurer and a data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
 - issue you this insurance policy;
 - deal with any claims or requests for assistance that you may have
 - service your policy (including claims and policy administration, payments and other transactions); and, detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed;
- protect our legitimate interests

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, the Administrator, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, we will have strict contractual terms in place to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information we have collected from you will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies and databases, and your data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

Processing your data

- Your data will generally be processed on the basis that it is:
 - necessary for the performance of the contract that you have with us;
 - is in the public or your vital interest: or
 - for our legitimate business interests.

If we are not able to rely on the above, we will ask for your consent to process your data.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: data.protection@collinsongroup.com

Postal Address: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU

This will normally be provided free of charge, but in some circumstances, we may either make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

Ahead of the crowd on ticket protection



We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

TicketPlan's "Privacy Notice" is also available from their website: www.ticketplangroup.com/privacy-policy or contact compliance@ticketplangroup.com

Fraud and Sanctions

If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, this policy will be void and **you** will forfeit all rights under the policy. In such circumstances, **we** retain the right to keep the premium and to recover any sums paid by way of benefit under the policy.

We shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where **we** transact business.

Cancellation Rights ('Cooling-Off' Period And Your Right To Cancel Your Policy)

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact Red Box Tickets or write to:

Red Box Tickets and Events Limited, 54 Park View, Stevenage, United Kingdom, SG2 8PS

Within 14 days of buying **your** policy. In line with the conditions below the premium will be refunded.

We will not refund **your** premium if **you** have attended the **Booked Event** or made a claim.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

General Conditions

1. A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. This clause shall not affect any right or remedy of a third party, which exists or is available apart from that Act.
2. **You** may not assign this policy without prior written agreement from **us**.
3. **You** must take reasonable care to answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. Unless **we** agree otherwise:
 - the language of the booking refund insurance policy and all communications relating to it will be English; and
 - all aspects of the policy, including negotiation and performance, are subject to English law and the decisions of English courts.
4. The headings of this policy are for convenience only and shall not affect the construction thereof.
5. **We** will not pay any claim on this policy for any amounts which are covered by another insurance policy. In such circumstances **we** will only pay **our** share of the claim.

Complaints

If **you** have a complaint, please contact:

Customer Services
TicketPlan Limited,
Evolution House,
New Garrison Rd,
Southend-on-Sea,
UK, SS3 9BF.

Telephone: 01702 568089

Email: managementteam@ticketplangroup.com

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly. **We** will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service.

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Astrenska Insurance Limited. is the Financial Ombudsman Service.

For more information about ODR please visit <http://ec.europa.eu/odr>