

1. Who is covered by the insurance

This Cancellation protection is available to you if you are permanently resident in one of the countries of the European Union (EU) or European Economic Area (EEA), excluding Croatia where this insurance is not available.

The insurance (hereafter the Insurance) covers and includes the insured stated on the certificate of insurance/booking confirmation (hereafter the Insured).

2. Cancellation Insurance

Funds will be reimbursed if you are unable to take a planned flight due to the following unforeseen incidents:

- Acute illness or accident affecting you, your travelling companion on the same booking or a close relative, and You are advised not to take the planned flight according to a certificate from an impartial doctor who is providing treatment.
- Death affecting you, a close relative or travelling companion on the same booking.

2.1 Limitations

Cancellation must take place at least two hours before departure for the cancellation protection to be valid. The cancellation protection will cease to be valid once the flight has commenced. Airlines, hotel or car rental providers must be contacted directly for cancellations outside our telephone answering hours.

When a flight is cancelled upon presentation of a valid medical certificate, the entire cost of the booking will be refunded. We will not refund the charge for cancellation protection or previously paid fees, charges and any insurance policies (apart from travel insurance). The maximum amount payable in the event of cancellation against cancellation protection is 2 500 EUR per person and/or 5 000 EUR per flight.

"Close relative" in this context means the insured party's husband, wife, children, grandchildren, siblings, parents, grandparents or parents-in-law, or a person that the insured party lives with as a couple as if they were married.

2.2 Exceptions

Cancellation protection does not include:

- remuneration which may be received from elsewhere, such as other cancellation protection or insurance;
- illness, accident or injury of which You were aware of (with which You were diagnosed) when concluding the cancellation protection;
- chronic illnesses/infections/mental disorders, unless the person has been completely free of symptoms/problems over the past six months, from the time of booking the flight. If the cancellation relates to these symptoms, the diagnosis must be confirmed by a specialist;
- illness, accident or other repercussions due to pregnancy or childbirth;
- complications caused by alcohol, other intoxicants, sedatives or narcotics;
- costs arising due to the fact that the insured party delayed his/her cancellation of the travel arrangement;
- the purpose of the flight no longer existing;
- complications resulting from personally selected procedures and treatments, such as beauty operations;
- any supplementary arrangements for the flight which are not included in the confirmation, such as theatre tickets and suchlike;
- flying phobia / fear of flying.

3. Insurance period

The Insurance term is stated in the certificate of Insurance/booking confirmation and the Insurance is valid through the last day of the insurance period. The Insurance will

expire without prior notice at the end of the insurance period or when the Insured has completed the flight.

Cancellation protection must be taken out and paid for at the time of booking the flight. This cover comes into force when the booking is made and ceases to be valid when the flight commences, calculated from the original departure date booked. All travelers in the booking must have taken out cancellation protection for this to be invoked upon cancellation of a booking.

4. Excess

The insurance applies without excess.

5. Transfer

The Insured shall not, without Solid's consent, pledge or assign the Insurance.

6. Notification of claim

What do we require from you?

The cancellation protection only applies together with a valid medical certificate. This must be received by us within five working days of cancellation. The medical certificate must be completed by an impartial doctor who is providing treatment, and bear the name, contact details and stamp of the doctor. A copy of the doctor's identification must be enclosed if no stamp is available.

The following information must also be included in the medical certificate

- date of examination
- results of examination
- diagnosis
- other original certificates/documentation which may be of significance in assessing the claim
- the fact that the illness is acute and will prevent the patient travelling

7. Payment

Any payment under the Insurance shall be made within 30 days of the Insured completing its obligations.

8. Right of cancellation

A consumer has a right to cancel, without penalty and without giving any reason, within:

- 1) 30 days for a contract of insurance which is, or has elements of, a pure protection contract or payment protection contract; or
- 2) 14 days for any other contract of insurance or distance contract.

The right to cancel does not apply to:

- 1) a travel and baggage policy or similar short-term policy of less than one month's duration;
- 2) a policy the performance of which has been fully completed by both parties at the consumer's express request before the consumer exercises his right to cancel;

9. Limitation

Solid will not pay compensation for damage that the Insured notifies more than three years after the Insured became aware of the right to claim compensation, and no later than ten years after the damage arose.

10. Force majeure

Solid is not liable for loss caused, directly or indirectly, by or in connection with war, warlike events, civil war, military exercises, revolutions, riots, acts of terrorism, insurgencies, atomic or nuclear processes, acts of government, confiscation, strikes, lockouts, blockades, or similar events.

11. Several insurances and reclamation

In the event that the risk covered by the insurance is also covered by another insurance, the Insured is entitled to claim compensation from either of the insurance companies. However, compensation representing an amount which in aggregate is higher than the loss incurred will not be paid out. To the extent that compensation has been paid, Solid assumes the right to reclaim the amount paid from those responsible for the damage or from another insurance.

12. Governing law

The insurance agreement is governed by Swedish law. In addition to the insurance conditions, the Insurance Agreements Act (*Sw. Försäkringsavtalslag (2005:104)*) applies.

13. Solid Insurance's processing of personal data in accordance with the Data Protection Regulation

Solid Försäkringsaktiebolag (Swedish corporate reg. no. 516401-8482) ("Solid Insurance") is the legal entity responsible for processing your personal data. This means that it is our duty to ensure that processing is carried out securely and in accordance with applicable laws and regulations.

13.1 Collection of personal data

When you become a customer or show interest in becoming a customer of Solid Insurance, you are asked to provide some personal information about yourself such as name, address, social security number, email address, telephone number, employment information, etc. The data is obtained directly from you but may also be obtained from, for example, other companies within the Group, from any of our partners, insurance brokers or from your employer. The data may also be obtained or supplemented and updated from government records or other private and public records. Solid Insurance may also record phone calls, save email communications or otherwise document your interaction and communication with Solid Insurance.

13.2 Purpose

Solid Insurance processes the personal data for the purposes listed below. Such processing is necessary for the following purposes.

Preparation and administration of agreements

The main purpose of Solid Insurance's processing of personal data is to collect, verify and register personal data prior to entering into an agreement with you as a customer as well as to document, administrate and fulfil agreements that have been concluded. If you do not enter into an agreement with Solid Insurance, your personal information will be saved for no more than three months. Personal data is stored for the time we need in order to fulfil our agreement with you, which complies with statutory limitation periods.

Compliance with obligations under law, other regulatory provision and/or regulatory decision

In connection with the above, processing of personal data is also carried out in order for Solid Insurance to comply with its obligations under law, other regulatory provision and/or regulatory decision. Personal data is stored in accordance with applicable legislation.

Examples of such processing include:

- (i) processing of personal data in order to fulfil requirements in accordance with accounting legislation,
- (ii) processing of personal data in connection with reporting to the Swedish Tax Agency, the Swedish Police Authority, the Swedish Enforcement Authority, the Swedish Financial Supervisory Authority and other authorities.

Market and customer analyses

Personal data is also processed in the context of market and customer analyses as a basis for marketing and business development in order to improve Solid Insurance's product range to our customers. The data is also processed for purposes that are necessary in the course of normal insurance business, such as the calculation of premiums, statistics and the prevention of insurance loss. Personal data may also be processed as a basis for providing insurance advice. If you have not requested direct mail blocking, personal data may be used to target direct advertising and offers to you. Personal data is stored in accordance with applicable legislation.

13.3 Processing of personal data by a person other than Solid Insurance

Processing of personal data may, within the framework of the applicable rules of confidentiality and for purposes stated above, be made by companies in the Group and by companies that the Group cooperates with in order to perform its services, such as claims settlement, risk assessment, reinsurance, various analyses, etc. The legal basis for processing is Solid Insurance's fulfilment of agreements or as a result of Solid Insurance's legitimate interest. Personal data is stored in accordance with applicable legislation.

13.4 Third-country data transfer

In certain cases, Solid Insurance may transfer personal data to non-EU/EEA countries (so-called third countries) and to foreign organisations. In such case, Solid Insurance will take reasonable steps to ensure that your personal data is processed securely and with an adequate level of protection comparable to and at the same level as the protection offered within the EU/EEA.

13.5 Your rights

You are entitled to receive information about Solid Insurance's processing of your personal data and thereby have the right to:

- a) obtain extracts from registers,
- b) request the correction of incorrect or incomplete information,
- c) request deletion or limitation of the processing of personal data,
- d) object to the processing,
- e) if Solid Insurance processes personal data pursuant to agreements or consent, you may, under certain conditions, obtain personal data from Solid Insurance that you have provided to Solid Insurance and the right to have these transferred directly to other personal data administrators if this is technically possible (data portability).

Your request and/or objection in accordance with the items b-e above will be evaluated by Solid Insurance on an individual case basis. In the event of a request and/or objection according to that stated above, please contact the Data Protection Officer at Solid Insurance.

13.6 Block against direct marketing

You can contact Solid Insurance to request a block of direct marketing (so-called direct mail block). This means that your personal data will not be processed for marketing purposes and neither will marketing be sent to you. Requests for blocking shall be made to Solid Insurance's customer service on telephone 09 278 48 04 or by email to vakuutus@solidab.se

13.7 Profiling and processing based on legitimate interest

You are entitled in specific instances to oppose profiling and processing of personal data based on Solid Insurance's legitimate interest. Profiling refers to the automatic processing of personal data used to evaluate certain personal characteristics of a natural person, in particular to analyse or predict, for example, this natural person's financial situation, personal preferences, interests, etc. Profiling is used by Solid Insurance for example to perform customer analyses for marketing

purposes. You are entitled to oppose profiling in instances concerning profiling for marketing purposes.

13.8 Questions about personal data processing

For questions about personal data processing, please contact Solid Insurance:

Data Protection Officer Solid Insurance
Phone: +46 42-623 60 00
E-mail: DPO@solidab.se
Address: Solid Insurance
Box 22068
SE-250 22 Helsingborg

If you have a complaint, you can also contact the Swedish Data Protection Authority.

The Swedish Data Protection Authority
Box 8114
SE-104 20 Stockholm

For more information on how Solid Insurance processes personal data, see Solid Insurance's website at www.solidab.se/privacy-policy

14. Complaints procedure

If you are not satisfied with a decision or any other matter related to our products and services, please contact us. Your opinion is of the utmost importance to us and we want to follow up on issues that you are unsatisfied with. As you would expect we are prepared to reconsider a decision if e.g. circumstances have changed or we have misunderstood each other. Please send any written complaints to Etraveli at: customer.relations.insurance@etraveligroup.com

In the event that you do not accept our decision, you have the option of having your case tried externally by the following institutions:

National Board for Consumer Disputes (ARN - "Allmänna Reklationsnämnden")

If you are not happy with our final decision you are able to pass your complaint to the National Board for Consumer Disputes in Sweden (ARN). The ARN is an independent organization and will review your case. ARN address is:

Allmänna Reklationsnämnden
Box 174
SE-101 23 Stockholm

Court proceedings

An insurance dispute can generally be resolved in court, with the local district court as first instance.

15. Your insurer

Solid Försäkringsaktiebolag, Suomen sivuliike
P.O. Box 10390
00002 Helsinki

E-mail: vakuutus@solidab.se
Website: www.solidinsurance.fi