

Cancellation Insurance



Insurance Product Information Document

Company: Solid Försäkringsaktiebolag, Sverige

Product: Cancellation Insurance

A Swedish public limited liability company with registered office in Helsingborg, registered with commercial register under 516401-8482 and with business address at Box 22068, SE-250 22 Helsingborg. The Swedish Supervisory Authority (Sw. Finansinspektionen) regulates solid. Identification number: 22090.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of insurance?

Compensation for cancelled flight.



What is insured?

✓ Compensation for canceled flight

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.

The maximum amount payable in the event of cancellation against cancellation protection is 2,300 GBP per person and/or 4,600 GBP per flight.



What is not insured?

- ✗ 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



Are there any restrictions on cover?

- ! Cancellation must take place at least two hours before departure for the cancellation protection to be valid



Where am I covered?

- ✓ Worldwide



What are my obligations?

- The cancellation protection only applies together with a valid medical certificate
- 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



When and how do I pay?

You pay for this insurance on the same way you pay for your flight.



When does the cover start and end?

The cancellation protection will cease to be valid once the flight has commenced



How do I cancel the contract?

Insurances with an agreed term of one month or less are not subject to a right of cancellation under the Law on distance marketing of financial services.

PRODUCT INFORMATION CANCELLATION INSURANCE

This policy summary is to help you understand the cover that your insurance provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the full policy wording, schedule and any endorsements for a full description of the terms of the insurance. The levels of cover and excesses which apply to your insurance are detailed on your schedule. This policy summary does not form part of the policy wording.

Insurance benefits

- Compensation for cancelled flight

Scope of cover

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.

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.

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

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 except for our handling charge of 35 GBP per person. 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 2,300 GBP per person and/or 4,600 GBP 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.

General exclusions

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.

Claims handling

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

Cancellation of insurance and refunds

Insurances with an agreed term of one month or less are not subject to a right of cancellation under the Law on distance marketing of financial services.

Should an insured wishes to exercise his/her right of cancellation under the Distance and Doorstep Sales Act for an insurance with an agreed term which is longer than one month, he/she shall notify Solid Insurance or its representative thereof within 14 calendar days of the agreement being concluded. Provided you have not travelled and no claims have been made a refund will be given after deduction of appropriate administrative charges. No refund is given for cancellation after this period, nor is any refund given for early return.

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.

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.

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.

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.

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.

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.

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 0771-113 113 or by email to kunder@solidab.se

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.

Questions about personal data processing

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

Data Protection Officer Solid Insurance
Phone: 042-38 21 00
E-mail: DPO@solidab.se
Address: Solid Försäkring
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

If we do not agree

In the event that our service does not meet your expectations, we ask you to make a complaint to us by contacting us, either by phone or in writing. We will acknowledge your complaint promptly, explain how we will handle it, and tell you what you need to do. We will keep you informed of the progress of your complaint.

If you wish to register a complaint, in the first place please contact us in writing at:
customer.relations.insurance@etravelgroup.com

If you are still not satisfied you have the opportunity to get your complaint tried external through the following:

- The Swedish National Board for Consumer Disputes (ARN) (governmental authority that reviews consumer disputes free of charge). Postal address: Box 174, 103 23 Stockholm, Sweden.

- Court of law – an insurance dispute can in most cases also be tried of General Courts.

If you wish to receive free consumer advice and guidance in insurance matters, you can turn to:

- The Swedish Consumer's Insurance Bureau provide consumers with independent information and advice regarding insurance matters. Postal address: Box 24215, 104 51 Stockholm, Sweden. Phone: +46 (0)8-22 58 00, website: www.konsumenternas.se
- Hallå konsument is a national information service coordinated by The Swedish Consumer Agency. Postal address: Hallå konsument, Swedish Consumer Agency-/KO, PO Box 48, 651 02 Karlstad, Sweden. Phone: +46 (0)771-525 525, website: www.hallåkonsument.se Your Municipal Consumer Advisor can in most cases also provide you with guidance and information.

Information about the Insurer

Solid Insurance (Solid Försäkringsaktiebolag)
Postal address: Box 22068, 250 22 Helsingborg, Sweden
Visiting address: Landskronavägen 23, 252 32 Helsingborg, Sweden
Customer Service: +46 (0)771 113 113
E-mail: kunder@solidab.se
Website: www.solidab.com
Corp ID No 516401-8482

Solid Insurance does not provide advice as regards the insurance products that is distributed by Solid Insurance.

Some of Solid Insurance's employees, who is involved in the insurance distribution may obtain variable compensation based on the amount of insurances sold.

Solid Insurance is registered with the Swedish Companies Registration Office and is under supervision of the Swedish Financial Supervisory Authority. Postal address: Box 7821, 103 97 Stockholm, Sweden. Phone: +46 (0)8-787 80 00, website: www.fi.se, email: finansinspektionen@fi.se. Institution number: 22090.

Solid Insurance is also regarding marketing and advertising under the Consumer Agency's supervision. Postal address: Box 48, 651 02 Karlstad, Sweden. Phone: +46 (0)771-42 33 00, website: www.konsumentverket.se, email: konsumentverket@konsumentverket.se

Full policy Terms and Conditions

Please check the Terms and Conditions for further information and the complete policy wording.