



# Ticket insurance terms and conditions

Nr. T-TI-20242-LV

Valid from July 1, 2024



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# 1. Insurer, policyholder and insured person

1.1. The insurer is If P&C Insurance AS, hereinafter – If, registered in the Commercial Register of the Republic of Estonia under registration No. 10100168, registered office: Lõdõtsa 8a, Tallinn, 11415, Estonia, on behalf of which the Latvian branch of If P&C Insurance AS operates in the Republic of Latvia, registered in the Commercial Register of the Republic of Latvia under registration No. 40103201449, legal address: Republikas laukums 2A, Riga, LV-1010.

1.2. The policyholder is SIA “Biļešu serviss”, hereinafter – Biļešu serviss, registered in the Commercial Register of the Republic of Latvia under registration No. 40003493078, legal address: 34a-3a Rupniecības Street, Riga, LV-1045.

1.3. The parties to the insurance agreement are If and Biļešu serviss.

1.4. The insured and the beneficiary is the ticket holder for whose ticket insurance has been purchased. If the ticket holder transfers the ticket to another person, the ticket insurance is automatically transferred to this person (the new Insured person).

## 2. Validity of insurance cover

2.1. Insurance coverage can be added to the ticket at the moment when it is purchased on the website of Biļešu serviss. If insurance is attached to the ticket, then the insurance cover is valid for the event indicated in the ticket, which takes place in Latvia, Lithuania or Estonia, hereinafter – the Event.

2.2. Insurance coverage starts to work at the time of purchase of the ticket and is valid until the moment of the start of the Event.

## 3. Insurance indemnity

3.1. Upon the occurrence of an insured event, If reimburses the purchase value of the purchased but unused ticket, including the fee for additional services included in the ticket value, excluding the insurance costs of this ticket.

3.2. In the case of a season pass or a set of several tickets, the purchase value of an unused ticket is calculated by

dividing the total cost of a season subscription or a set of several tickets by the number of events provided for therein.

3.3. Insurance coverage is limited to one ticket for each Insured, regardless of the amount of tickets purchased by this person.

## 4. Insured event

4.1. The insured event is the inability of the Insured person to attend the Event due to any of the following reasons:

4.1.1. death of the insured person or his/her family member that has occurred not earlier than 10 days before the Event;

4.1.2. an accident that has occurred with the Insured person or his/her child up to 12 years of age, which has occurred not earlier than 5 days before the Event, or a sudden illness that has been diagnosed not earlier than 5 days before the Event, and which in case of illness of the child requires continuous supervision of the Insured;

4.1.3. the insured person's dwelling in Latvia (house, apartment, property) has been damaged not earlier than 24

hours before the Event, if the losses caused by the damage exceed 2000 EUR, and if the damage has occurred as a result of fire, explosion, storm, hail, flood, water leakage from pipes, theft, robbery or illegal actions of third parties, and if the elimination of damages inevitably requires the presence of the Insured. The members of the insured person's family shall not be regarded as third parties;

4.1.4. a road traffic accident has occurred with a car, taxi, bus or other vehicle with which the Insured has gone to the Event.

## 5. Exceptions

5.1. If does not compensate for damages in case:

5.1.1. the insured event has not occurred;

5.1.2. the ticket has not been used because the Insured has not used it intentionally;

5.1.3. during the occurrence, as a result of which the ticket has not been used, the insured person was under the influence of alcohol, narcotic or other intoxicating substances;

5.1.4. the insured person has missed the Event due to road traffic congestion, except for the case specified in Paragraph 4.1.4 of this document;

5.1.5. the insured has provided If with false information, including submitting a fake ticket;

5.1.6. the losses have been compensated by another person, for example, the organiser of the event has refunded the ticket fee;

5.1.7. the ticket has been used to attend the Event;

5.1.8. before purchasing the ticket, the insured person was aware of the reasons or circumstances due to which he or she would not be able to attend the Event;

5.1.9. the event has been cancelled, postponed, or the ticket is not valid due to restrictions imposed by the state or local government or other competent authorities.

## 6. Action when an insured event occur

6.1. The occurrence of the Insured event must be notified on the website of Biļešu serviss within 30 days from the moment of occurrence of the Insured event, i.e. the moment of the Event that the Insured person was unable to attend.

6.2. The notification must specify:

6.2.1. insured ticket;

6.2.2. in case of illness or injury - a statement from a doctor, in case of death - a death certificate;

6.2.3. if a road traffic accident has occurred - a statement from the police or an agreed accident statement; if damage to the dwelling has occurred - a statement of the building's manager, the State Fire and Rescue Service, the police or another competent authority.

6.3. Additional evidence and explanations must be provided upon request of If.

## 7. Dispute resolution, monitoring and applicable law

7.1. The legal acts of the Republic of Latvia shall apply to the contractual relationship between If and the Insured person arising from the insurance contract.

7.2. Disputes regarding the insurance contract are resolved through negotiations. The insured person has the right to apply to the following out-of-court dispute resolution bodies:

7.2.1. about the decision of If to pay or refuse to pay the claim - in the Ombudsman of the Latvian Insurers' Association (website [www.laa.lv](http://www.laa.lv));

7.2.2. regarding other violations of consumer rights regarding which it is not intended to submit a complaint to

the Ombudsman, the Consumer Rights Protection Centre (website [www.ptac.gov.lv](http://www.ptac.gov.lv)).

7.3. Disputes that are not resolved in an out-of-court review institution or on which no agreement is reached shall be examined in the court of the Republic of Latvia in accordance with the legislation of the Republic of Latvia.

7.4. If provides insurance services and its supervision is carried out by the Bank of Latvia (website [www.bank.lv](http://www.bank.lv)) and the Financial Supervisory Authority of the Republic of Estonia Finantsinspeksiioon (website [www.fi.ee](http://www.fi.ee)).