



General Insurance Conditions (GIC)

Ticket Insurance

Version 10.2024

Contents

Key Points at a Glance	3
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Part A **Underlying Provisions of the Insurance Contract**

A1	Scope of the contract	4
A2	Territorial scope	4
A3	Term of the contract	4
A4	Termination of the contract	4
A5	Premiums	4
A6	Deductible	4
A7	Duty of care and other obligations	4
A8	Duty to provide information	4
A9	Claims	4
A10	Multiple insurance	4
A11	Principality of Liechtenstein	5
A12	Applicable law and place of jurisdiction	5
A13	Sanctions	5

Part B **Ticket Insurance**

B1	Insured events	6
B2	Insured events	6
B3	Insured benefits	6

Key Points at a Glance

This overview provides you with information about the key content of the insurance contract in accordance with Art. 3 of the Federal Act on Insurance Contracts (ICA). The rights and obligations of the contracting parties arise on conclusion of the insurance contract, in particular on the basis of the application, the policy, the insurance conditions and the statutory provisions.

Who is the insurance carrier?

The insurance carrier is AXA Insurance Ltd, General-Guisan-Strasse 40, 8401 Winterthur (hereinafter referred to as "AXA"), a joint stock company with registered office in Winterthur and a subsidiary of the AXA Group.

What is insured?

The insurance covers admission tickets for concerts and festivals, sporting events (no matter whether you are a spectator or actively take part), for theater, comedy, opera, music and dance events, exhibitions and fairs as well as museums, cinemas and amusement parks, for example. The insurance covers the costs of cancellation due to unforeseen events.

What risks and losses are covered?

The insurance covers the costs of cancellation due to illness, accident or death of the insured or a person close to them or a pet.

What is not insured?

The insurance does not cover, among other things, weekly, season or annual passes of any kind or admission tickets that do not relate to you. Other exclusions are set out in section B2 and section B3.

What benefits does AXA provide?

We compensate you for the ticket price paid for events in accordance with section B2 to the extent of the indemnity limit set out in the policy. Our compensation is provided as a supplement to any reimbursement already received (i.e. is subsidiary coverage). Reimbursements from third parties take precedence over this insurance. AXA provides compensation for a maximum of two tickets during the entire term.

How much is the premium and when is it due?

The ticket insurance is free of charge.

What are the policyholder's main obligations?

In the event of a claim, you must request reimbursement from the organizer. The claim must then be immediately reported to AXA.

When does the notice of claim need to be filed?

Any claims must be reported to us by no later than 90 days following expiry of the contract. The claim can only be reported using the myAXA NEO app.

When does the insurance begin and end?

The insurance begins on the date specified in the policy. The insurance is valid for the term specified in the policy. The insurance contract ends automatically on the date specified in the policy and does not need to be expressly terminated. The insurance cannot be extended.

How to exercise the right of withdrawal

The policyholder may withdraw from the contract with AXA within 14 days of acceptance. This deadline will be met if the withdrawal is communicated to AXA in writing or in another form of text (e-mail, for example) by no later than the last day of the withdrawal period.

If you do withdraw, any benefits you have already received must be paid back.

Special information for the Principality of Liechtenstein

The applicant is bound by the application to conclude an insurance contract within two weeks of submitting or sending the application. If a medical examination is required, the period is four weeks.

If AXA is in breach of the duty to provide information pursuant to the Liechtenstein Law on Insurance Contracts and the Liechtenstein Insurance Supervision Act, you have the right to withdraw from the contract during the four-week period following receipt of the policy.

The responsible supervisory authority is FINMA, the Swiss Financial Market Supervisory Authority, 3000 Bern.

What data does AXA use and how?

We use data in accordance with the applicable statutory provisions. For more information, visit [AXA.ch/data-protection](https://www.axa.ch/data-protection)

General Insurance Conditions (GIC)

Part A

Underlying Provisions of the Insurance Contract

A1 Scope of the contract

The policy specifies what insurance has been taken out. The policy and these General Insurance Conditions (B1) provide information on the scope of coverage. The insurance covers events that occur during the term of the contract. The term of the contract is specified in the policy.

A2 Territorial scope

The insurance is valid for policyholders who reside in Switzerland or the Principality of Liechtenstein for events in both of these countries.

A3 Term of the contract

The insurance contract begins on the date set out in the policy and is valid for a period of two years. It ends automatically on expiry of the period of coverage and cannot be extended. AXA may reject the application. Any provisional insurance coverage that may be in place ends three days following receipt of notification of such rejection by the applicant.

A4 Termination of the contract

A4.1 Termination in the event of a claim

After a claim for which we provide benefits, the contract may be terminated as follows:

- By you: no later than 14 days after you become aware of the payment of the benefit, with coverage ending 14 days following receipt by AXA of the notice of termination.
- By us: at the latest when the benefit is paid out, with coverage ending 14 days following receipt by you of the notice of termination.

A5 Premiums

The ticket insurance is free of charge.

A6 Deductible

No deductible is charged in the event of a claim.

A7 Duty of care and other obligations

A7.1 Duty of care and other obligations in the event of a claim
A8 applies.

A8 Duty to provide information

A8.1 Communication with AXA

The policyholder must address all communications to the responsible branch office or to the registered office of AXA.

A8.2 Claims

A9 applies.

A8.3 Multiple insurance

A10 applies.

A8.4 Termination of the contract

A4 applies.

A9 Claims

In the event of a claim, you must inform the organizer and claim your expenses. The claim must then be reported to AXA without delay using the myAXA NEO app. We reserve the right to request documents to review the claim such as ticket documents or medical certificates.

A10 Multiple insurance

A10.1 Notification requirement

AXA must be notified immediately if there are any other insurance contracts in place for the same insured property against the same risk and for the same period of time, or if such contracts will be concluded.

A10.2 Termination

AXA may terminate the insurance within 14 days of notification of multiple insurance. The contract expires four weeks following receipt of the notice of termination by the policyholder.

If you have inadvertently taken out multiple policies, you may terminate the last policy you concluded. This must occur within four weeks of discovering the multiple insurance. Notice of termination must be sent to AXA in writing or another text form (e-mail, for example). The contract ends once notice of termination is received by AXA.

A11 **Principality of Liechtenstein**

If the policyholder is resident or has their registered office in the Principality of Liechtenstein, the references to provisions of Swiss law contained in the insurance contract documents shall be construed as referring to the corresponding provisions of Liechtenstein law.

A12 **Applicable law and place of jurisdiction**

A12.1 **Applicable law**

This contract is governed by Swiss law. For contracts that are governed by Liechtenstein law, the binding provisions of the Liechtenstein law take precedence if they differ from these General Insurance Conditions (GIC).

A12.2 **Place of jurisdiction**

The ordinary courts of Switzerland and, in the case of residence or registered office in the Principality of Liechtenstein, the ordinary courts of Liechtenstein, have exclusive jurisdiction over any disputes arising out of or in connection with the insurance contract.

A13 **Sanctions**

AXA will not provide any insurance coverage, claims payments or other benefits to the extent that the provision of such benefits would expose AXA to any sanction, prohibition or restriction under any UN resolution or any trade or economic sanctions, laws or regulations of the European Union, the United Kingdom, the United States of America or Switzerland.

Part B

Ticket Insurance

B1 Insured events

The insurance covers the cost of tickets for events that cannot be attended due to an insured event.

The following events are insured:

- You have an accident, become ill or die.
- A person close to you has an accident, becomes ill or dies.
- Your pet has an accident, becomes ill or dies.

B2 Insured events

Tickets are insured.

Tickets are deemed to be one-time admission passes or fees for occasions, events, museums, cinemas and amusement parks such as, for example:

- concerts and festivals
- sports events (no matter whether you are a spectator or actively take part)
- theater, comedy, opera, music and dance events
- exhibitions and fairs

The insurance does not cover:

- subscriptions, weekly, season or annual passes of any kind (e.g. ski passes)
- passes for public transportation (e.g. train, cable cars, ski lifts)
- claims that are not reported to us by 90 days following expiry of the contract

B3 Insured benefits

We compensate for the price paid to purchase a ticket. The policy shows you the maximum compensation per event as well as the number of claims insured during the term of the contract.

The ticket insurance provides compensation as a supplement to any reimbursement from other places. Reimbursement from the organizer, the point of sale as well as any other insurer shall take precedence over this insurance contract. The admission ticket intended for the insured will be compensated.

AXA pays a maximum of two claims during the entire term of the contract.

The insurance does not cover:

- Tickets purchased by you that are intended for other persons (maximum one ticket per event);
- Events that have already occurred by the time the insurance is taken out or ticket is booked;
- Events whose occurrence should have been reasonably foreseeable by you.



Want to file a claim?

It's easy and fast – report your claim online at:

[AXA.ch/report-claim](https://www.axa.ch/report-claim)

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