

Your contract consists of 2 parts:

- The "General Conditions" describing the operation of your contract and the mutual obligations. These include the details of the guarantees covered and of the exclusions.
- The "Specific Conditions" describing the personal specifications of your contract, including the guarantees to which you have subscribed.

GENERAL CONDITIONS : temporary contract

Cancellation insurance Ticket Cancellation SPORTPALEISGROEP

I. COMMON PROVISIONS

1. Definitions:

Hereafter, the following are referred to as:

- 1.1. The insurer:
Allianz Partners. – Belgian branch (named in the text: Allianz Assistance) having its headquarters in Belgium, situated at Koning Albert II laan 32 at 1000 Brussels, registered under the code 2769 - company identification number 0837.437.919 .
AWP P&C S.A. – Belgian Branch is the Belgian branch of the French insurer AWP P&C S.A., rue Dora Maar at 93400 Saint-Ouen, France, RCS Bobigny 519490080.
- 1.2. The policy holder: the physical or legal person who has subscribed to the contract with the insurer.
- 1.3. The insured persons: The physical persons mentioned by name under the "Insured Persons" heading of the Specific Conditions. They must be domiciled in a Member State of the European Union or in Switzerland, excluding territories which are not part of Europe's geographical mass, and reside there for at least 9 months a year.
In the General Conditions, the insured persons are designated by the terms "you" and "your".
- 1.4. Illness: A disturbance in the state of health, as a result of a cause other than an accident, and having been certified and diagnosed by a doctor.
- 1.5. Accident: A sudden and external event, which, independent of your will, causes an illness or injuries that are certified and diagnosed by a doctor.
- 1.6. Break-in: Forced access to a space locked by key leaving clearly visible signs of entry.
- 1.7. Place of residence – Home: The place of residence has to be situated in the European Union or in Switzerland, with the exclusion of territories that are not part of Europe's geographical mass.

2. What is the purpose of this contract?

Within the limits of the conditions and the capitals specified in the General and Specific Conditions, this contract guarantees the payment of the stipulated sums and the provision of the stipulated services.

3. What is the duration of this contract – of the guarantee?

- 3.1. The guarantee takes effect as soon as this contract enters into force, which has to coincide with the date of booking of the event and expires at the scheduled start of the event.
- 3.2. This contract is valid from the date of agreement by the policy holder of a duly completed and signed policy, and ends at the commencement of the booked event.
- 3.3. Termination:
 - 3.3.1 If the contract has a duration of at least 30 days:
 - The policy holder may terminate this contract within 30 days of receipt by Allianz Assistance of the pre-signed policy. The termination becomes effective at the moment of its notification.
 - Allianz Assistance can terminate this contract within 30 days of receipt of the pre-signed policy. The termination becomes effective 8 days following its notification.
 - 3.3.2 Both Allianz Assistance and the policy holder can terminate this contract following a claim or a request for assistance, but no later than one month after the payment of the compensation, the provision of the assistance, or the refusal of compensation or assistance. The termination takes effect after the expiration of a period of one month from the day after mailing a registered letter of termination, of the notification of a writ or the date of the acknowledgement in the case of the delivery of a letter of termination.
The premiums paid relating to the period following the entry into force of the termination will be reimbursed within fifteen days of the entry in force of the termination.

4. Territoriality: Worldwide.

5. Maximum insurable amounts:

- 5.1. The insured amounts represent the maximum possible indemnity for the total duration of the insured period.
- 5.2. Irrespective of the number of contracts concluded with Allianz Assistance, the maximum insurable amounts are:
 - 200 EUR for each ticket.

6. Subrogation:

Allianz Assistance is subrogated, to the limit of the compensation paid, in respect of your rights and actions against third parties. If, due to any action on your part, the subrogation falls short, Allianz Assistance can reclaim from you the compensation paid to the extent of the prejudice suffered.

7. Statute of limitations:

Any action deriving from this contract is prescribed three years from date of the event that gave rise to the opening of the action.

8. Privacy:

Allianz Assistance is responsible for the administration and gathers personal data related to you which are necessary for the management of this contract (risk assessment and management of the commercial relationship) and possible claims including portfolio monitoring and prevention of abuse and fraud. By subscribing to this contract, you explicitly authorise Allianz Assistance to administer your health data for the purposes as described above and, if necessary, to communicate this information to third parties (experts, physicians, ...).

You authorise your physician to, in case of death, to establish and provide a statement about the cause of death to Allianz Assistance's consultant doctor. You have the right to access and correct your data.

9. Correspondence:

Allianz Assistance is domiciled in Belgium, Koning Aklbert II laan 32 in 1000 Brussels, and all communication should be made to this address. Written communications for your attention will be sent to the address mentioned in the Specific Conditions or to an address that you communicate subsequently to Allianz Assistance.

10. Jurisdiction – Legal authority:

This contract is governed by its General and Specific Conditions, the provisions of the law on terrestrial insurance contracts and Belgian legislation. All congratulation or complaint regarding Allianz Assistance's services can be delivered:

- by letter to our 'Quality' service;
- by fax: +32-2-290 65 26;
- by e-mail: quality.be@allianz.com.

In case you remain unsatisfied after the handling of your complaint by our services and notwithstanding the possibility to start a legal action, you can appeal to the Insurance Ombudsman, 35 de MeeÛsquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75.

11. Language of the contract:

The contract, object of these General Conditions, is executed in Dutch, French or English.

12. Right to renounce:

In accordance with the Belgian Law on Market Practices and Consumer Protection, you have the right to cancel the purchase of your insurance, up to 14 days following the purchase. If the subscription is less than 14 days before the event, the reflection period is valid until the date of the event.

II. CANCELLATION

1. The guarantee:

The reimbursement of cancellation charges, with the exclusion of administrative costs, when you cancel the ticket before the actual start of the event.

2. The insured amount:

The insured amount is the price of the ticket mentioned in the Specific Conditions. If the insured amount is less than the price of the ticket, Allianz Assistance only has to intervene according to the proportion between the amount insured and the price of the ticket.
The maximum insurable amount is 200 EUR for each ticket.

3. In what cases does the guarantee apply?

On condition that the reason put forward constitutes for you a serious obstacle making it impossible for you to use the reserved ticket; you and each insured person can cancel in the following cases:

- 3.1. Illness, accident or complications during pregnancy of:
 - yourself;
 - your de jure or de facto cohabiting spouse;
 - any person who normally lives in your family home;
 - any parent or relative up to and including the second degree;
 - the person assuming your professional activities during the event, providing it is only one person;
 - the person who is responsible for your minor children or any invalid

- living in your home during the event.
- 3.2 Death of:
- yourself;
 - your de jure or de facto cohabiting spouse;
 - any person who normally lives in your family home;
 - any parent or relative up to and including the second degree or any minor parent or relative up to and including the third degree;
 - the person assuming your professional activities during the event, providing it is only one person;
 - the person who is responsible for your minor children or any invalid living in your home during the event.
- 3.3 Serious material damage to your home, your second residence or your professional premises, on condition that this occurred suddenly, was unforeseen, and that your presence following this event is absolutely required and cannot be postponed.
- 3.4 Disappearance or abduction of:
- yourself;
 - your de jure or de facto cohabiting spouse;
 - any person usually living in your family home;
 - any parent or relative up to and including the second degree.
- 3.5 The means of public transport, your personal vehicle or that of your travelling companion, in which you are travelling to the place of the event is immobilised, during the journey or within the 4 hours preceding it, following an unforeseen event enabling you to reach the event on time.
- 3.6 The vehicle that is to transport you to the place of the event is immobilised during the journey, is delayed, or breaks down following unexpected, unpredictable and unforeseen circumstances, to such an extent that you miss the event.
- 3.7 You are a military professional and you have to leave on a military or humanitarian mission provided this mission was not planned at the time when you booked the tickets.
- 3.8 You, or a person normally living in your family home, are summoned:
- for an organ transplant;
 - for an unexpected military draft, which is not linked to your professional activity;
 - for an unexpected mission for an official humanitarian organization;
 - for the adoption of a child;
 - as a witness in court proceedings following the summons by judicial letter;
 - for jury service at the Assize Court.
- 3.9 You have to retake an examination; on condition that this takes place the same day as the event.
- 3.10 Theft of your identity papers within 48 hours prior to your departure and provided that you have reported the theft to the competent authorities.
- 3.11 Theft of your tickets from your home by burglary.
- 3.12 Childbirth of one of the insured persons within 48 hours before the start of the event.
- 3.13 A companion cancels for one of the abovementioned reasons so that you have to go to the event alone or with only one companion.

III. YOUR OBLIGATIONS

1. Written communication of claims:
As soon as possible, and in any event within 7 calendar days, declare the claim provide in writing to Allianz Assistance.
2. Provide relevant information:
Without delay, and in any event within 30 days, provide Allianz Assistance with all relevant details and respond to all demands made in order to determine the circumstances and to assess the extent of the claim.
3. Medical evaluation of the disorder:
Obtain a medical evaluation of the illness, or the injury in case of an accident.
4. Information about injury:

Take the necessary measures in order to provide Allianz Assistance with the medical information pertaining to the person in question. In addition, to authorise Allianz Assistance's doctors to gather medical information pertaining to the person in question and also to authorise the doctor designated by Allianz Assistance to examine the person concerned.

5. Proof of material damage:
Transmit to Allianz Assistance the original of all documents concerning the circumstances, consequences and extent of your claim.
In case of theft or vandalism, to immediately make a statement to the legal authorities closest to the place where the incident took place or where it was first noticed by you.
6. Prevention of damage:
Take all reasonable measures to prevent and limit the extent of the claim.
7. Conditions for the assessment of the risk by Allianz Assistance: The policyholder is required, both in closing and during the course of this contract, to communicate all existing, new or changed circumstances along and which he should reasonably consider to communicate cause it may affect the assessment of the risk by Allianz Assistance.
8. Other insurance:
If you would benefit from insurance for the same risk you should ensure Allianz Assistance and share the identity of the insurers.
9. If you fail to respect any of your obligations, and if a causal relationship exists with the claim, you will lose all your rights to the benefits of your policy. However, in the case of articles III. 1, III. 2, III. 4, and III. 6, and if this breach results in prejudice to Allianz Assistance, this can only reduce the benefit by the amount of the prejudice incurred. Any breach of your obligations with fraudulent intent, intentional omission or intentional inaccuracy in the declaration always results in the loss of all rights to insurance benefits.

IV. EXCLUSIONS

In addition to the exceptions listed under the General Conditions of the guarantee concerned, the following are excluded:

1. Any damage, illness or accident, existing at the time of the entry into force of the guarantee concerned.
However, the following are not excluded: an unforeseeable relapse or complication, following the entry into force of the guarantee concerned, of a pre-existing illness or an accident that occurred prior to the date on which the guarantee entered into force, as long as the illness or the consequences of the accident has/have been stable for two months prior to the entry into force of the guarantee, and provided no treatment has been started or modified during the two months preceding the entry into force of the contract.
2. Psychological, psychosomatic or nervous problems, except if at the time of the claim there is a permanent stay of more than 7 consecutive days in a health care institution.
3. Abuse of medicines, drugs, narcotics or stimulants, drunkenness or alcoholism.
4. Intentional or voluntary acts, reckless behaviour, with the exception of suicide and suicide attempts.
5. Strikes, decisions of authorities, restrictions on free movement, radioactive radiation, or the wilful non-respect of legal or official provisions.
6. Wars, civil wars, insurrections, revolutions, riots.
7. Acts of terrorism.
8. Epidemics and quarantine.
9. Natural disasters.
10. Cancellation of the event by the organizer.
11. All the consequences of exclusions mentioned in this contract.