

Terms and Conditions of Insurance Conference & Event Insurance - Company Coverage

December 2023* MS-02-000-1

1. Policyholder

The Policyholder under this insurance policy is the company that takes out the insurance policy via Mysafety Försäkringar AB (hereinafter referred to as "MySafety").

2. The Insured – whom the insurance covers

The insurance applies for the company whose name and company registration number is stated in the insurance policy cover note and the participants the booking relates to. In this document, when we write "you," we mean "the Insured."

If a participant is prevented from participating and someone else takes their place, the new participant will be regarded as the Insured.

3. When the insurance takes effect

The insurance commences from the moment the order for the insurance is finalised, and terminates at the moment when the event the booking relates to concludes.

4. Where the insurance is valid

The insurance provides worldwide coverage.

5. What the insurance coverage applies for

The purpose of the insurance is to compensate the Insured for the costs incurred when an event cannot take place as planned in whole or in part. What is meant by "event" is what is included in the insured booking.

5.1 Participants covered by the insured booking

5.1.1 Cancellation insurance

The insurance reimburses the costs, or part of the costs, of the paid booking if the Insured is unable to participate in the event, due to that:

- The Insured or a close relative has suddenly fallen ill, suffered an accident, or passed away.

A close relative refers to a spouse/cohabitant partner (*sambo/särbo**), sibling, own children, stepchild, grandchild, parent, stepparent, parent-in-law, grandparent, brother-in-law or sister-in-law. (**särbo* refers to two people in a marriage-like relationship though not residing at the same address).

- The Insured person needs to stay at home or return home due to a burglary/break-in or substantial damage to their residence caused by a fire, storm, flood, water leak, explosion, landslide or vandalism. "Substantial damage" is defined as an event or incident that means that the Insured cannot reasonably participate in the event.
- The Insured is advised by a doctor not to participate.
- The means of public transport (including scheduled flights) used by the Insured to

travel from their home to the location or venue where the event is to take place does not operate according to the timetable pre-announced by the transportation carrier.

- The Insured has been prevented from arriving at the destination where the event is to take place due to that the vehicle used by the Insured is involved in a traffic accident or suffers a mechanical failure.
- The Insured's residence, or a journey to the place where the event is to take place, is located in or passes through such an area where the Police or other public authority officially advises against staying outdoors and transport due to snowfall, ice hazards, fog, storm or similar situation.
- The Insured's babysitter suffers an illness or accident, or encounters an obstacle preventing them from working. The precondition is that this occurs less than 48 hours before the event is due to take place and no replacement has been found.

The insurance will also apply if you the Insured are dependent on a caregiver and you or the caregiver is unable to participate due to any of the reasons stated above.

5.2 Companies covered by the insured booking

5.2.1 Cancellation insurance

The insurance reimburses the costs, or part of the costs, of the paid booking if the Insured is unable to participate in the event, due to that:

- The booking cannot be held due to the principal person being adversely affected by any of the events stated in Section 5.1. The "principal person" refers to a person who has such a central role in the event that without their participation it cannot be held without a significant negative impact.
- The transport carrier to the event cancels, is delayed or reschedules with the consequence that the event cannot take place.

The insurance also covers and provides reimbursement for:

- Reasonable and necessary additional costs incurred arising out of a sudden and unforeseen event or adverse incident affecting, for example, speakers, technical equipment, catering, artists/performers, transport or the venue. The additional costs must relate to costs that are considered essential for the organisation and planned implementation of the event. The amount of compensation for additional costs should be proportionate to the cost of the original booking. The amount of compensation may not exceed the cost of the booking itself.

- Costs or part of the costs of a cancelled activity that was planned.
- Planned activity that cannot be held due to a change by the organiser in the date/time of the activity.

6. What the insurance does not provide coverage for

- Loss as a result of an illness or injury known at the time of the booking. However compensation may be paid in the event of a sudden and unforeseen acute deterioration of a persistent or chronic illness provided that the persistent/chronic illness has not shown any symptoms, has not been subject to medical attention or care (other than a scheduled routine check-up), nor has treatment been changed within 6 months prior to the purchase of the insurance.
- Cancellation as a result of an ongoing or planned medical examination, treatment or check-up for a confirmed or suspected health issue.
- Transport delays or that the vehicle is inoperable due to lack of petrol, engine oil, battery charge or other fuel/lubricants.
- Transport delays or the vehicle being inoperable caused by the Insured themselves.
- Transport delay as a result of the Insured not having planned the trip taking weather conditions and other events such as those affecting traffic or road conditions into consideration.
- Costs related to events that are not encompassed within the insured booking.
- Costs that are to be refunded by the organiser.

7. Duty of care precautions – what the Insured must do to avoid a loss or injury

If the duty of care precautions are not complied with, the right to any compensation may be reduced or even disappear completely.

The Insured shall take reasonable steps to adapt to changes as far as possible and to reduce the cost of claims.

The compensation may be reduced if the cancellation is due to the Insured person's incorrect use of medication or the use of alcohol, illicit drugs or other intoxicant.

The Insured person should not participate if a doctor advises against this.

8. Remuneration

The maximum compensation is the price paid for the insured booking, up to a maximum of SEK 500,000 in total.

If one or more Insured persons are unable to participate in the event and the reason

for this is covered and eligible for compensation but the event can take place with the other participants, compensation will be paid for the part corresponding to the cost of the non-participating Insured person(s). For example, if one out of five persons is unable to participate, the insurance can reimburse 1/5 of the total amount paid for the booking.

If the organiser makes a refund, the amount refunded is deducted from the compensation we pay to you.

9. Deductible (excess)

The insurance is without a deductible.

10. Measures to be taken in the event of a loss and claim

The Insured is obligated to notify the organiser without delay of the cancellation of the entire event or individual participants, as well as request a refund.

File an insurance claim with MySafety as soon as feasible. Attach the relevant documentation depending on the loss incident.

Relevant documentation means:

- a copy of the order confirmation,
- medical certificate,
- receipts,
- report to the Police,
- a copy of the cancellation correspondence, and
- other information and documentation that may be of relevance in the assessment of the case.

Contact information in the event of a loss and intended claim

MySafety Försäkringar AB
Box 45110
104 30 Stockholm
Telephone number: 08-505 530 00
www.mysafety.se

General Terms and Conditions of Contract

11. Incorrect or incomplete information, and causing an insured event

If you claim compensation with fraudulent intent, or have stated, concealed or hidden something of material relevance to the assessment of the compensation, or have neglected your obligations under the insurance contract, or have not fulfilled your obligations in accordance with the terms and conditions, the compensation may be reduced in proportion to what is reasonable in view of the circumstances. The same applies to a loss caused by gross negligence or intentionally. You must submit all information of relevance to the insurance claim when reporting the loss and filing a claim.

12. Validity of the insurance

The insurance is valid for the period stated in the insurance policy. However, if you take out the insurance on the day it is due to become effective, it will not be in effect until after the moment you take it out.

Unless specifically stated otherwise in the Terms and Conditions of Insurance, the insurer is only liable for any loss due to an insurable loss event occurring during the period of insurance.

13. Possibility of renewal of the insurance

The insurance cannot be renewed.

14. Cancellation

14.1 The Policyholder's right to cancel the insurance contract

The insurance ceases to be in effect once the event concludes. If your need for insurance cover ceases, you have the right to terminate the insurance policy with immediate effect.

14.2. The insurer's right of cancellation

In the event of non-payment of premiums, the insurer has the right to cancel the insurance, which will then cease to be in effect 14 days after the written notice of cancellation has been sent to you by us. If you pay the premium within these 14 days, the insurance will be valid from the start date according to Section 13 above. If you pay the premium later than 14 days from the date the notice of cancellation was sent, this will be regarded as a request for new insurance starting from the day after the premium was paid.

15. Payment of the premium

The premium for a new insurance policy must be paid at the time of entering into the insurance contract or as otherwise agreed.

16. Force majeure

The insurance does not cover losses that occur if the investigation of the loss and claims adjustment, other measure, or payment of compensation is delayed due to force majeure. What is meant by force majeure is events such as war (including cyber warfare), war-like events, civil war, military exercises, revolution, riots, terrorism (including cyber-terrorism), nuclear or nuclear process, governmental measures, seizures, strikes, blockades, general interruption of the electricity network, general interruption of data or telecommunications connections, or similar event.

17. Statute of limitations/Limitation of actions

A person seeking insurance compensation or other insurance cover must bring a court claim within ten years of the date on which the situation entitling the party to such cover under the contract for insurance arose. If the person seeking insurance cover has submitted the claim to the insurer within this period, the time limit for bringing a court claim is always six (6) months from the date on which the insurer has stated that it has taken a final position on the claim for compensation. If a court claim is not filed in accordance with this paragraph, any right to compensation will be lost.

If an action is not brought in accordance with this paragraph, the right to compensation shall be lost.

18. Insurer's right to obtain repayment / Right of recovery

To the extent that an incorrect payment of insurance compensation has occurred, the recipient is obligated to return the amount to the Insurer immediately upon request, even if the recipient was not aware that the payment was incorrect.

To the same extent that we have paid compensation for a loss, we take over your right to claim compensation from the party responsible for the loss.

19. Duplicate coverage

If the same interest has been insured against the same risk with more than one insurance company, each of the insurance companies is liable to the customer as if that company alone had provided the insurance. The customer however is not entitled to compensation (insurance benefits) from the insurance companies at an amount greater than the total amount of the loss incurred. If the aggregate of the limits of liability exceeds the loss, the liability will be divided between the insurance companies according to the ratio of the limits of liability.

20. Complaints and Reassessments

Complaints regarding MySafety

If you are not satisfied with our service or how you have been treated, we ask you to start by contacting our Customer Service. Read more about the various contact routes, complaints possibilities, our Complaints Manager, etc. at www.mysafety.se and look at "Customer service – if you are not satisfied". You can reach MySafety's complaints managers at klagomalsansvarig@mysafety.se.

Reassessment of losses and claims

If you are not satisfied with a decision made in the case of a claim for reimbursement, we want you to contact your insurance claims adjuster at Mysafety Försäkringar for advice and guidance on how you can have the case reconsidered. Perhaps a misunderstanding has occurred or new facts or circumstances have emerged that may affect our assessment.

Complaints regarding Trygg-Hansa

If you instead wish to submit comments on issues relating to the insurer, such as the Terms and Conditions of Insurance or the handling of your case, please contact Trygg-Hansa's Complaints Manager. You can reach Trygg-Hansa's Complaints Manager by filling out the form at: <https://www.trygghansa.se/om-trygghansa/inte-nojd>

21. In the event a dispute arises

Swedish law is the governing law for this insurance policy. In particular the Swedish Insurance Contracts Act (2005:104) ("FAL") governs this insurance contract. If any of the provisions of these Terms and Conditions are not in accordance with the provisions of the Swedish Insurance Contracts Act, the rules of the Swedish Insurance Contracts Act shall apply.

In most cases, whether or not a board review has taken place, you can take the dispute to a court of general jurisdiction to have your case for legal redress heard.

22. Trygg-Hansa's Processing of Personal Data (Summary of our Privacy Policy)

Trygg-Hansa processes your personal data in accordance with the EU General Data Protection Regulation and supplementary Swedish data protection legislation. The personal data that is processed is e.g. your name, address, personal identity number, financial circumstances, payment information, other information needed for taking out, renewing or modifying insurance coverage, or other insurance administration, as well as information provided in connection with claims settlement, etc.

The data is usually collected from you as a customer, but is also obtained from Mysafety Försäkringar AB. The data may also be collected or supplemented and updated from governmental registries. The

personal data is processed so that we can fulfil our obligations to you as a customer under the insurance contract, such as when investigating insurance claims and administering your contract for insurance.

Personal data may also be used as a basis for risk assessment, analyses, business development and statistics. For these purposes, data may be disclosed to our collaborative partners, within and outside of the EU and EEA area, Mysafety Försäkringar AB, or companies within the Group. The data may also be required by law to be disclosed to authorities. The data is not retained longer than necessary for the purposes for which it has been acquired. For complete information about the processing of personal data, see Trygg-Hansa's Privacy Policy on <https://www.trygghansa.se/om-trygghansa/om-webbplatsen/personuppgifter>

Trygg-Hansa is the data controller in its capacity as an insurer. If you want to receive information about what personal data about you is being processed, if you want to request a copy of the personal data that you have provided to us, or request a correction, etc., you can write to dpo@trygghansa.se.

Trygg-Hansa is entitled to register claims filed in connection with this insurance in a common claims register for the insurance industry (GSR).

23. MySafety's Processing of Personal Data

Your personal data is processed in accordance with the EU General Data Protection Regulation. The personal data processed is e.g. name, address, registration number, personal identity number, telephone number and e-mail address. The data concerns you as a customer but may also include, for example, co-insured. The data is obtained from you as a customer, but may also be obtained from, for example, one of our business partners or insurance intermediaries. The data may also be collected or supplemented and updated from governmental registries. The personal data is processed to enable us to fulfil our obligations to you as a customer, such as when assessing the application, investigating insurance claims and administering your contract for insurance, which is why it is also transferred to our subcontractors to whom we have outsourced invoicing, claims settlement, distribution of insurance materials, customer service, etc.

Personal data is also used for marketing purposes, including via e-mail and SMS, and as a basis for risk assessment, analyses, business development and statistical purposes. For these purposes, data may be disclosed to collaborative partners, within and outside of the EU and EEA area, insurance intermediaries or other companies within the Group. We may also be required to disclose the information to public authorities as required by law. The data is not retained longer than necessary for the purposes for which it has been acquired. For more complete information about MySafety's collection and processing of personal data, please see our Privacy Policy, which is

published on our website. The insurance intermediary Mysafety Försäkringar AB is the data controller for its processing of your personal data in its capacity as an insurance intermediary. You also have the right to request to have your personal data corrected, blocked or deleted, and to request information about what personal data we process. Read more about your rights in the Personal Data Protection and Privacy Policy on our website where you will also find forms.

You can also contact us at the following address: Mysafety Försäkringar AB, Data Protection Officer, Box 45110 Stockholm, or ring to our Customer Service line on telephone number 08-505 530 00 or send an e-mail to our Data Protection Officer at dataskyddsbud@mysafety.se.

24. Insurance intermediaries

The intermediation of insurance is provided by Mysafety Försäkringar AB, Box 45110, 104 30 Stockholm, with company registration number 556522-0612. Mysafety Försäkringar AB is under the supervision of the Swedish Financial Supervisory Authority.

25. Insurer

The insurer is Trygg-Hansa Försäkring Filial, SE-106 26 Stockholm, Sweden, with company registration number 516403-8662. Branch of Tryg Forsikring A/S, Danish Business Authority's CVR no. 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark. Trygg-Hansa is under the supervision of the national Financial Supervisory Authority in Denmark and the national Financial Supervisory Authority in Sweden.

* These Terms and Conditions are applicable from 1 January 2023