mysafety

INSURANCE SUMMARY

Cancellation Insurance

Summary in English

Valid from **2026-05-26**

This translation provides a general overview of the insurance. Full details, including limitations and exclusions, are available in the complete Terms and Conditions on our website in the official language(s) of the relevant country. In case of discrepancies, the original Terms and Conditions shall prevail.

1 What and who the coverage applies to

The insurance coverage applies to the person(s) to whom the booking relates and may reimburse the full cost, or part of the cost, of the insured activity if you are unable to participate due to a reason covered by the insurance. The maximum compensation is specified in the Terms and Conditions.

2 Reasons covered by the insurance

The insurance is valid if:

- You suddenly fall ill or have an accident.
- An impartial doctor advises you not to participate.
- You or a close relative of yours pass away suddenly.
- The public transport you are scheduled to use is cancelled or delayed.
- You are summoned as a witness in court proceedings.
- You are ordered by your employer to work overtime or interrupt your approved leave.
- Your babysitter becomes ill or unavailable within 48 hours before the activity and no replacement can be found.
- You suffer a sudden and unforeseen acute illness or complications due to pregnancy.
- A close relative suffers an acute illness or accident so serious that the attending doctor or nurse deems a close relative should be contacted.
- You need to stay at home or return home due to a burglary/break-in or substantial damage to your permanent residence.
- The vehicle you are travelling with to the destination is involved in a traffic accident or suffers a mechanical failure that requires workshop repair in order to continue the journey.
- Your residence, route or destination is in an area where the police or another public authority officially advises against travelling and/or staying outdoors due to snowfall, ice hazards, fog, storms or similar situations. In the event of a weather warning from the official Meteorological Institute, an orange warning level is required.
- You are employed by the Armed Forces or the National Rescue Service and are deployed or sent on assignment.
- You are dependent on a carer who is unable to attend due to one of the reasons listed above.

3 Costs that the insurance does **not** cover

- The insurance premium.
- Service charges and fees for the chosen payment or delivery method.
- Donations and similar costs.
- Value Added Tax (VAT), if you are liable to report it.

4 Duty of care precautions – what you must do to avoid loss or injury

- You should not use medicines incorrectly.
- You should not use alcohol, drugs or other intoxicants in a way that puts you at risk of illness or accident.

5 Exemptions – what the insurance does **not** cover

- Cancellation due to an illness or injury known at the time of booking. However, compensation for cancellation 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.
- Transport delays or vehicle breakdown caused by lack of petrol, engine oil, or battery charge.
- The vehicle becomes inoperable at your home address or an equivalent location from where the direct journey to the destination starts.
- Delays or breakdowns caused by your own actions.
- Transport delays due to insufficient travel planning (e.g. not accounting for weather or other known conditions).
- Cancellation due to ongoing or planned medical examination, treatment or check-up for a confirmed or suspected health issue.
- Cancellation due to change of plans, double booking, anxiety, a change of mind or similar.
- Cancellation due to repetitive strain injury.
- Cancellation if the activity itself is cancelled.

Period of insurance

The insurance is valid from the time the booking of the insured activity is made and paid for, and expires at the point when you arrive at the activity – and no later than the time when the activity begins.