Refund Protection - Summary of Cover

Refund Protection provides peace of mind if you are unable to attend an event due to certain unforeseen circumstances beyond your control. Please read the full summary below but also the full Terms and Conditions for completeness.

☑ What is covered?

You may be eligible for a refund if you are unable to attend because of:

- Unexpected illness or injury affecting you.
- Unexpected illness or injury affecting a member of your immediate family.
- The death of a member of your immediate family.
- Pregnancy-related circumstances covered under the programme terms.
- Being called for jury service or being required to attend court as a witness.
- Compulsory Redundancy after purchasing your tickets.
- A burglary, fire, flood or other emergency at your home occurring shortly before the event.
- Breakdown, accident, fire or theft of the private vehicle being used to travel to the event.
- Unexpected disruption to public transport preventing you from reaching the event.
- Changes to shift patterns and being required to work on the date of the booking.
- Military deployment, mobilisation or emergency service duties.
- Government announced weather warning preventing safe travel to the event.
- Theft of documents, keys or essential property preventing travel to the event.
- Other unforeseen circumstances detailed in the full Terms & Conditions.

✖ What is not covered?

Refunds will not be available where:

- You are seeking a refund for merchandise or other physical items, including any associated postage fees.
- You are seeking a refund of booking fees, transaction charges or the insurance premium paid, all of which are non-refundable under this policy.
- You change your mind and decide not to attend after purchasing tickets.
- You were aware of reasons that you might not be able to attend, before purchasing the protection.
- The reason relates to a pre-existing medical condition that is excluded under the Terms & Conditions.
- You cannot provide the supporting evidence required for your refund.
- You miss the event due to poor planning, arriving late or not allowing sufficient time to travel.
- Losses arise from alcohol or drug misuse.
- The event is cancelled, postponed, relocated or interrupted by the organiser.
- The circumstances are not included under the Terms & Conditions.

How do I apply for a refund?

If you are unable to attend an event:

1. Submit your refund within 60 days of becoming aware that you cannot attend, or the date of the event.
2. Go to https://refunds.simplerefunds.com/Refunds/TICKETING/TSRV
3. Provide any supporting evidence requested (for example a doctor's note, police report, etc) via the Refund portal.
4. Refunds will be reviewed by the Ticket Refund Protection team in accordance with the Terms & Conditions.

Important Information

- Ticket Refund Protection is optional.
- Protection must be purchased at the same time as your tickets.
- Refunds are assessed against the full Terms & Conditions below and supporting evidence may be required.
- Refunds are only available for covered circumstances.

This summary is provided as a guide only and does not form part of the Terms & Conditions.
Refunds will be assessed in accordance with the full Ticket Refund Protection Terms & Conditions, which should be read before purchasing protection.

FULL TERMS AND CONDITIONS
RIGHT TO REFUND - TICKET REFUND PROGRAMME
TICKET SRV

This document contains the details of the benefits offered by Ticket SRV and the Terms and Conditions relating to their Ticket Refund Programme.

WHAT WILL WE REFUND / 'RIGHT TO REFUND'

We will refund You the unused cost of Your Ticket Price that cannot be recovered from anywhere else if the Ticket Holder suffers an Inability to Attend the whole of the Booking because of any of the following circumstances, that are neither expected nor intended by You or the Ticket Holder and are outside Your and the Ticket Holder's control:

a) Identifiable physical bodily injury to or sickness of a Ticket Holder or a member of their Immediate Family caused by a sudden, unexpected, unusual, specific external event that occurs at an identifiable time and place between the time that the Ticket Price is paid by You to Us and the day of the Booking which does not allow the Ticket Holder to attend or participate in the Booking and which is further confirmed by a licensed Physician or Doctor in writing;
b) the death of a Ticket Holder or a member of their Immediate Family which occurs between the time that the Ticket Price is paid by You to Us and the day of the Booking which results in the Ticket Holder being unable to attend or participate in the Booking and which is supported by a death certificate;
c) Pre-Existing physical, psychological or medical condition, sickness, disorder or known pre-existing injury of a Ticket Holder or a member of their Immediate Family that they were aware of at the time the Ticket Price was paid by You to Us and at that time the Ticket Holder had a reasonable expectation they would be fit enough to attend or participate in the Booking and the deterioration of the condition is further confirmed by a licensed Physician or Doctor in writing in support of a valid Right to Refund application;
d) pregnancy complication of the Ticket Holder which the Ticket Holder was unaware of at the time that the Ticket Price is paid by You to Us and which results in the Ticket Holder being unable to attend or participate in the Booking and which is further confirmed by a licensed Physician or Doctor in writing;
e) birth of a child of the Ticket Holder occurring in the 7 days prior to the Booking;
f) where the Ticket Holder is the victim of an indictable criminal assault within 10 days of the Booking and which results in the Ticket Holder being unable to attend or participate in the Booking;
g) the unexpected disruption, or failure of the common carrier, including any disruption or failure due to peaceful strikes and other non-violent labour actions, used for transportation by the Ticket Holder and which the Ticket Holder could not have reasonably known about before the Ticket Price was paid by You to Us and which results in the Ticket Holder being unable to attend or participate in the Booking or, if another means of public transport is available to the Ticket Holder, and this takes at least an additional 30 minutes of transportation time to travel to the Booking;
h) the cancellation, rescheduling or delay of airline flight(s), including peaceful strikes and other non-violent labour actions, which results in the Ticket Holder being unable to attend or participate in the Booking and which the Ticket Holder was unaware of at the time the Ticket Price was paid by You to Us;
i) in the 48 hours prior to the commencement time of the Booking the vehicle taking the Ticket Holder to the Booking suffering unexpected mechanical breakdown (excluding running out of fuel or electrical charge), accident, fire or theft requiring the assistance of a repair organisation and which results in the Ticket Holder being unable to attend or participate in the Booking;
j) a summons being received by the Ticket Holder to attend court as a juror which results in the Ticket Holder being unable to attend or participate in the Booking and which the Ticket Holder was unaware of at the time the Ticket Price was paid by You to Us;
k) a summons for the Ticket Holder to appear as a witness in court proceedings which results in the Ticket Holder being unable to attend or participate in the Booking and which the Ticket Holder was unaware of at the time the Ticket Price was paid by You to Us;

l) a requirement for the Ticket Holder or a member of their Immediate Family to re-sit an examination to take place on the date of the Booking which results in the Ticket Holder being unable to attend or participate in the Booking provided the Ticket Holder or the member of their Immediate Family was unaware of either the failure of the original examination and/or the date of the resit at the time the Ticket Price was paid by You to Us;

m) the unforeseen change of date of an examination for a course the Ticket Holder was registered on at the time the Ticket Price was paid by You to Us and which results in the Ticket Holder being unable to attend or participate in the Booking;

n) a burglary, fire, malicious damage or flood at the residence or the business premises or agricultural holding owned, leased, licensed or occupied by the Ticket Holder which requires the Ticket Holder to be present at the residence or premises to perform necessary protective steps and which results in the Ticket Holder being unable to attend or participate in the Booking;

o) a requirement imposed on the Ticket Holder by their employer to move address, remain at their office, undertake a business trip or attend or travel to a business appointment with a supplier, contractor or customer which was unknown to the Ticket Holder at the time that the Ticket Price was paid by You to Us and which results in the Ticket Holder being unable to attend or participate in the Booking. The move of address may be temporary or permanent provided the new address is more than 100 miles from the Ticket Holder's primary residence and provided the business trip or travel is more than 100 miles from the Booking;

p) if the Ticket Holder is a member of the Armed Forces, Reserve Armed Forces or Emergency Services and is recalled or summoned to work, posted overseas or is required to be on duty on the date of the Booking which was unknown to the Ticket Holder at the time that the Booking was paid by You to Us and which results in the Ticket Holder being unable to attend or participate in the Booking;

q) where a government or local authority has issued a warning not to travel due to adverse weather which prevents the Ticket Holder attending or reaching the Booking, provided the venue at which the Booking is to take place remains open;

r) if the Ticket Holder is unexpectedly made compulsorily redundant by their employer through no fault of the Ticket Holder which was unknown to the Ticket Holder or You at the time that the Ticket Price was paid by You to Us and which results in the Ticket Holder being unable to attend or participate in the Booking;

s) the theft of the Ticket Holder's identity papers (identity card or passport) occurring in the month before the Booking date and which results in the Ticket Holder being unable to attend or participate in the Booking provided the theft is reported to the competent police authorities and a crime reference number is obtained;

t) the theft of the Ticket Holder's ticket or voucher for the Booking committed by break-in and/or assault and which results in the Ticket Holder being unable to attend or participate in the Booking, provided the theft is reported to the competent police authorities and a crime reference number is obtained.

For the avoidance of doubt, You will only be entitled to a refund for any element of the Ticket Price that cannot be used.

WHEN ARE YOU ELIGIBLE FOR A REFUND

You are eligible for a refund if :-

1.1. The reason leading to an Inability to Attend by the Ticket Holder first occurred after the purchase of the Ticket Price between Us and You has been confirmed.

1.2. The reason leading to an Inability to Attend by the Ticket Holder did not arise from any known pre-existing physical, psychological or medical condition, sickness, disorder or known pre-existing injury (as defined in paragraph 2.10 "Pre-Existing Condition" below), and at the time that the Ticket Price was paid by You to Us the Ticket Holder had a reasonable expectation they would be fit enough to attend or participate in the Booking and upon requesting a refund, the deterioration of the condition is confirmed by a licensed Physician or Doctor in writing.

1.3. Prior to purchase of the Ticket Price the Ticket Holder and/or You knew no fact or condition which could reasonably cause or lead to an Inability to Attend the Booking.

1.4. The reason leading to an Inability to Attend by the Ticket Holder is not due to a personal change in plans or the venue at which the Booking is to take place closing, or the Booking is cancelled, abandoned, postponed, interrupted, curtailed or relocated.

DEFINITIONS

2.1. Ticket Holder means the person(s) attending the Booking for which the Ticket Price has been paid by You to Us.

2.2. Immediate Family means the Ticket Holder's:

1. legal or de facto spouse;
2. civil partner;
3. children, step-children or the person or guardian responsible for looking after their children where the children are minors;
4. daughter(s) and son(s) in law;
5. grandchildren;
6. parents, parents-in-law, step-parents;
7. grandparents;
8. siblings; or
9. fiancé or fiancée,

who are under 81 years of age at the time of the purchase of the Ticket Price.

2.3 Booking means the pre-booked ticket, enrolment, entrance or registration fee together with any ancillary services or facilities, including the accommodation and camping as offered by Us, for which a Ticket Price has been paid by You to Us.

2.4 Communicable Disease means any disease capable of being transmitted from any organism to another organism by means of any substance or agent.

2.5 Ticket Price means the refundable transaction value of monetary fees including any booking, handling and service fees including the accommodation and camping as offered by Us, that are required to be paid by You to Us for the Ticket Holder to attend or participate in the Booking but excluding the refund protection fee charged by Us.

2.6 Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

2.7 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, involving access to, processing of, use of or operation of any Computer System.

2.8 Computer System Failure means any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

2.9 Physician /Doctor means a person (other than You or the Ticket Holder) who is not related to You or the Ticket Holder by blood, marriage or civil partnership who is licensed to prescribe drugs and administer medical treatment (within the scope of such licence) at the location where the treatment is provided. A Physician/Doctor does not include a naturopath, a herbalist or a homeopath.

2.10 Pre-Existing Condition means the physical impairment, defect, degenerative process, illness, sickness, disorder, injury, infirmity, medical or psychological condition of the Ticket Holder or a

member of the Immediate Family which existed prior to the time the Ticket Price was paid by You to Us.

For the purpose of this definition a physical impairment, defect, degenerative process, illness, sickness, disorder, injury, infirmity, medical or psychological condition exists prior to the time the Ticket Price was paid by You to Us, if it has been diagnosed by a Physician/Doctor prior to time the Ticket Price was paid by You to Us or, in the event it has not been so diagnosed, then in the opinion of a Physician/Doctor, the Ticket Holder or the member of the Immediate Family could reasonably have been expected to be aware of its existence prior to time the Ticket Price was paid by You to Us.

2.11 We/Us/Our means Ticket SRV.

2.12 You /Your means the person(s) responsible for paying the Ticket Price.

WHAT WE WILL NOT REFUND

We will not provide a refund for any costs or the Ticket Price if / following:

3.1 the Ticket Holder suffers injury, sickness or death, that arises from any known Pre-Existing physical, psychological or medical condition, sickness, disorder or known pre-existing injury unless at the time that the Ticket Price was paid by You to Us the Ticket Holder had a reasonable expectation they would be fit enough to attend or participate in the Booking and upon requesting a refund, the deterioration of the condition is confirmed by a licensed Physician or Doctor in writing.

3.2 prior to the confirmed Ticket Price purchase by You, the Ticket Holder had any known fact or condition which could reasonably cause or lead to an Inability to Attend or participate in the Booking.

3.3 You and/or the Ticket Holder are fearful or there is a threat of catching a Communicable Disease leading to an Inability to Attend.

3.4 the Ticket Holder's Inability to Attend resulted from:

3.4.1 acts committed with the intent to suffer an Inability to Attend the Booking;
3.4.2 the abuse of alcohol or drugs, medication or non-compliance with prescribed medical treatment, regime, therapy, advice or medication;
3.4.3 intentionally self-inflicted harm;
3.4.4 suicide or attempted suicide (whether sane or insane);
3.4.5 cosmetic or any other elective surgery;
3.4.6 organ harvesting surgery save if elective surgery to donate an organ to a member of the Immediate Family;
3.4.7 mental, nervous or emotional disorders that do not require immediate hospitalization;
3.4.8 routine pre-natal care, fertility treatments, elective abortion, which occur in the 9 weeks before or after the expected date of delivery.

in respect of the Ticket Holder and/or a member of the Immediate Family.

3.5 a criminal or fraudulent act by You and/or the Ticket Holder and/or a member of the Immediate Family.

3.6 nuclear reaction, radiation, or radioactive contamination.

3.7 seepage, pollution, or contamination or any biological or chemical contamination.

3.8 war (declared or undeclared) acts of war or military duty or service.

3.9 civil commotion or disorder, riot, or unrest.

3.10 any act of terrorism or threat or fear thereof.

3.11. 1. Cyber Act or Computer System Failure or the fear or threat (whether actual or perceived) of any Cyber Act or Computer System Failure; or
2. action taken in controlling, preventing, suppressing, or remediating any Cyber Act or Computer System Failure or the fear or threat (whether actual or perceived) of any Cyber Act or Computer System Failure.
The exclusions in paragraph 3.11 shall not apply should any Ticket Holder be unable to attend the Booking as a sole and direct result of a Computer System Failure affecting:
a. Our Computer System, or
b. any Computer System under Our direct operational control, or
c. any single airport Computer System, or
d. any single airline Computer System, or
e. third party infrastructure or a service provider, but only when such Computer System Failure of a third party infrastructure or a service provider is caused solely and directly by physical damage due to a cause which is not otherwise excluded in these Terms and Conditions which occurs between the time that the Ticket Price is paid by You to Us and the day of the Booking, is beyond the control of the third party infrastructure or a service provider and is not caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act, including but not limited to, any action taken in controlling, preventing, suppressing, or remediating any Cyber Act.

These Terms and Conditions do not cover any loss directly or indirectly arising out of, contributed to by, or resulting from any Computer System Failure affecting third party infrastructure or any service provider including telecommunications, internet service, satellite, cable, electricity, gas, water or other utility service providers except as specifically provided in 3.11. c, d or e above

3.12 the financial collapse or default of any transport, tour, venue or venue provided where the Booking is to take place and/or any other service providers.

3.13 the prohibition, regulation or order by any local authority or government agency save as provided for in q) under the heading WHAT WILL WE REFUND above.

3.14 the Ticket Holder making changes to personal plans, having a business or contractual obligation, or rescheduling a prior appointment save as provided for in o) and p) under the heading WHAT WILL WE REFUND above.

3.15 any expected or foreseeable events.

3.16 the Ticket Holder travelling to a country, region, or city for which their government has issued a travel advisory in writing prior to Ticket Price being paid by You to Us.

3.17 the Ticket Holder travelling to a sanctioned country for any business or activity to the extent that such travel would violate any national economic or trade sanction law or regulations.

3.18 The Ticket Holder's inability to obtain either in time or at all, or the declinature or revocation of a travel VISA, ESTA, waiver any other permit which results in the Ticket Holder being unable to travel to, attend or participate in the Booking**.**

3.19 the Ticket Holder is prevented from travelling to a Booking due to an outbreak of a Communicable Disease or a local, national or international body or agency has imposed a ban on travel or imposed quarantine or restrictions or has taken any action in controlling, preventing, suppressing or in any way relating to the movement of people or animals due to a Communicable Disease.

3.20 if any application for a refund arises out of, is contributed to by, or results from Coronavirus disease (COVID-19); Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2); or any mutation or variation of SARS-CoV-2.

3.21 if the venue at which the Booking is to take place closes or the Booking is cancelled, abandoned, interrupted, relocated, curtailed or postponed.

GENERAL REQUIREMENTS

4.1.The Ticket Holder must make all necessary arrangements to arrive at the Booking on time.

4.2.The Ticket Holder must not be aware of any material fact, matter or circumstance, at the time of purchase of the Ticket Price which may give rise to a refund request.

4.3 You must take all reasonable precautions to prevent or reduce any request for a refund.

4.4.Unless We agree otherwise the language of this document and all communications relating to it will be English.

4.5 These terms and conditions are subject to the laws of England and Wales and to the exclusive jurisdiction of the Courts of England and Wales.

APPLYING FOR YOUR RIGHT TO REFUND

5.1. In the event of a reason leading to the Ticket Holder's Inability to Attend or participate in a Booking You are responsible for reporting the event within 60 days of the date of the Inability to Attend by following the instructions as set out in the Ticket Price Confirmation Form emailed to you upon completion of Ticket Price purchase and completing the refund request details.

5.2. You must:

a) Follow the instructions and provide information as requested by EOS Claims LLP;
b) Authorize Us or our authorized representative(s) or agent(s) to obtain documentation, records and other information as needed;
c) Agree to the independent medical examination of the Ticket Holder or member of the Immediate Family if required by Us or our authorized representative(s) or agent(s);
d) Co-operate with Us or our authorized representative(s) or agent(s) in the investigation, defence or settlement of the Ticket Price ; and
e) Assist Us or our authorized representative(s) or agent(s), upon our request, in the enforcement of any right or remedy against any person or entity which may be liable to You for the Ticket Holder's Inability to Attend or participate in the Booking.

5.3. You will not, except at your own cost, voluntarily make a payment, assume any obligation, agree to a settlement, or incur any expense related to the refund of the Ticket Price without Our consent. We will contribute £50 (or currency equivalent) towards a Physician's/Doctor's report obtained by You in support of a valid Refund claim.

5.4 Refund of Ticket Prices will be calculated in accordance with these Terms and Conditions.