

NON-LIFE INSURANCE

Informative document related to the insurance product (DIP)

Product: TicketCare

Insurer: AIG Europe S.A. – General Representation for Italy

Member State of registration: Luxembourg. Company operating in Italy under the regime of establishment.

Registration on the list of EU companies authorized to operate under the regime of establishment No. I00146

Last update: December 2024 - Il DIP Danni pubblicato è l'ultimo disponibile

This document is prepared for information purposes only in order to provide a brief overview of the main contents of the insurance product. Please read the information below carefully. You can find complete coverage information by reading the entire Set Informativo.

What type of insurance is it?

The **TicketCare** insurance is a group policy with optional individual adhesion, which can be taken out at the same time as the online purchase of a Ticket allowing entry or participation in an Event, promoted on Vivaticket S.p.A.'s online website.



What is insured?

This insurance program is reserved for Customers who have purchased a Ticket that allows entry or participation in an Event. The guarantees offered by this Insurance are against the risk of non-use of the Ticket in the event of:

- ✓ Bodily injury, sickness of the insured or member of Family Unit;
- ✓ Bodily injury, sickness of the insured's spouse, partner, brothers and sisters, ascendant, descendant or member of Family Unit;
- ✓ Death of the Insured or a member of the Family Unit;
- ✓ Medical situation related to pregnancy requiring staying in bed;
- ✓ Birth of a child/grandchild up to 7 days prior to the event;
- ✓ Public transport strike on the day of the event, when no other public transport alternative is available;
- ✓ Major property damage to the insured's residence or business, requiring the insured to stay on the premises;
- ✓ Insured summoned to appear as a jury or witness to the "cour d'assise" (major crimes);
- ✓ Sudden and unexpected work trip imposed by the employer that makes it necessary for the Insured to be present;
- ✓ Theft of personal identification documents required to attend or to travel to the event;
- ✓ Theft of tickets following break in or assault;
- ✓ Mechanical breakdown or car accident up to 6h prior to the event requiring a car repair.



What is not insured?

The non-use of the Ticket in the event of :

- ✗ Error in entering the choice of ticket and/or error in entering the order, i.e.: error in the number of tickets, error in the date, error in the place, error in the choice of seat category, duplicate purchase of tickets by the Insured or by a third party on behalf of the Insured at the time of reservation;
- ✗ Cancellation of the insured event itself or the postponement or change of the date, place, time, scheduling or organization of the event initially booked;
- ✗ Accidents or illnesses that have been first diagnosed, treated, relapsed or hospitalization prior to the date of Enrolment in the Contract ;
- ✗ Illnesses requiring psychological medical and/or psychotherapy treatments (including nervous breakdowns) except where they result in hospitalization for more than 4 days consecutive ;
- ✗ Suicide, attempted suicide ;
- ✗ Non-compliance with the health regulations in force put in place by the government for attending shows or entering any type of premises open to the public ;
- ✗ Vivaticket website not functioning;
- ✗ Loss of the insured Tickets ;
- ✗ Loss of identity papers ;
- ✗ Interruption of public transport as the result of a judicial or administrative decision;
- ✗ Tickets controlled by any means by the event organizers at the entrance to the venue;
- ✗ Theft of the insured Tickets committed without forcible entry or assault;
- ✗ Aesthetic treatments, cures ; in vitro fertilisation ;
- ✗ Periodic medical examinations for check-ups or observation ;
- ✗ Epidemics or pandemics as defined by the Ministry of Health or WHO, pollution, strikes (other than public transport strikes provided for by the Cover), natural catastrophes, riots, civil commotion;
- ✗ Wilful or fraudulent misconduct committed by the Insured ;
- ✗ Negligence of the Insured ;
- ✗ Events which the Insured was aware, when taking out the Policy, were likely to trigger the Cover;
- ✗ Criminal proceedings against the Insured ;
- ✗ Failure to present, for any reason whatsoever, any of the documents required to collect the insured Ticket or Tickets, except in the case of Theft of the identity papers stipulated in Article 3.1 ;
- ✗ Acts of war or civil war and similar events, riots, internal unrest, politically-motivated acts of violence, terrorist attacks or acts, strikes, lock-out and industrial disputes, expropriations or interventions similar to an expropriation, seizures, withdrawals, decrees or various interventions of a higher authority as well as loss or damage arising from natural catastrophes or from nuclear energy;



Any coverage limit?

! The maximum indemnity paid to the Insured is equal to the cost of the Ticket.

! A **Deductible** of 30% of the cost of the Ticket shall be paid where the Insured fails to provide all the documentation necessary to handle the Claim.



Where the coverage is valid?

Coverage covers acts and events occurring throughout the world.



What are my obligations?

- Retain the Ticket Purchase Document.
- In the event of a claim, follow the instructions received from the Insurer and/or the Claims Administration Provider.
- Pay the premium at the same time as the purchase of the Ticket, to the Insurer, through Vivaticket S.p.A.
- Provide truthful statements, untrue, inaccurate or reticent statements, or failure to disclose aggravation of risk, may result in the total loss of the right to compensation, as well as the very termination of the insurance, pursuant to Articles 1892, 1893, 1894 and 1898 of the Civil Code.
- Upon signing the contract and thereafter, inform the Company of the existence or subsequent conclusion of other insurances for the same risk and, in the event of a claim, give notice to all insurers, indicating to each the name of the others, pursuant to Articles 1910 and 1913 of the Civil Code.
- In the event of a claim, cooperate with the Company as prescribed in the contract.



When and how should I pay?

The premium must be paid at the same time as the purchase of the Ticket. The Insured pays the policy premium to the Insurer, through Vivaticket S.p.A.



When does the insurance start and finish?

The Insurance starts on the date and time shown on the Ticket Purchase Document and ends on the date of the Event, as shown on the Ticket subject to insurance, or on the first settled claim.



How can I cancel the insurance?

The policy does not provide for any tacit renewal, so it will be automatically terminated upon its natural expiration.

Non-life insurance

Pre-contractual Information Document for Non-Life Insurance Products (DIP Aggiuntivo)



Product TicketCare

Last update: december 2024

The DIP Aggiuntivo published is the latest available.

Purpose

This document contains additional and complementary information to that contained in the Pre-contractual Information Document for Non-Life Insurance Products (DIP Non-Life), to help the potential policyholder understand in more detail the characteristics of the product, with particular regard to insurance coverages, limitations, exclusions, costs as well as the situation patrimoniale dell'impresa.

The policyholder must review the conditions of insurance before signing the contract.

Insurer

AIG Europe SA - Rappresentanza Generale per l'Italia

- Italian subsidiary of the Luxembourg company AIG Europe S.A. having its registered office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg and belonging to the AIG Group.
- Registration number in the Register of Insurance Companies: I.00146 registration dated 16.3.2018
- IVASS company code D947R
- Branch office in Italy: Piazza Vetra No. 17, zip code: 20123, Milan; Tax code 97819940152/P.I. 10479810961; REA Milan No. 2530954; tel. +39 02.36.90.1; website: www.aig.co.it; e-mail: info.italy@aig.com; pec: insurance@aigeurope.postecert.it.
- Regime of operation in Italy: freedom of establishment
- Competent supervisory authority: supervisory authority for the Luxembourg insurance market Commissariat Aux Assurances.

The following is the AESA balance sheet situation: the data are for the latest approved financial statements, covering the period: December 1, 2022 - December 31, 2023.

The amount of the equity of AIG Europe SA is €2,124.9 million, of which the share capital part is €47.2 million and the capital reserves part is €2,077.7 million

- Minimum Capital Requirement (MCR) €564.7 million

- Solvency Capital Requirement (SCR) €1,254.9 million;

- Own funds eligible for their coverage €2,124.9 million (for MCR) and €2,464.9 million (for SCR);

Capital Requirement Coverage Ratio, as a ratio of Eligible Own Funds to Solvency Capital Requirement is 376.30% (Eligible Funds to MCR) or 196.4% (Eligible Funds to SCR); Solvency and Financial Condition Report (SFCR) can be accessed by linking to <https://www.aig.lu/en/about-aig>.

Italian law applies to the contract.

Product



What is insured?

There is no additional information beyond that provided in the DIP.



What is not insured?

Risk excluded

There is no additional information beyond that provided in the DIP.



Any coverage limit?

There is no additional information beyond that provided in the DIP.



To whom is this product addressed?

TicketCare is a group policy with optional individual adhesion, reserved for people who have purchased on Vivaticket S.p.A.'s website a Ticket that allows entry or participation in an Event.



What costs do I incur?

Intermediation cost.

The share of the premium (after tax) received by intermediaries on average is 45%. The figure is calculated on the basis of accounting records for the last fiscal year of the insurance company for which the financial statements were calculated.

HOW CAN I FILE COMPLAINTS AND RESOLVE DISPUTES?

<p>To the insurer</p>	<p>It is possible to make complaints directly to the company using the following addresses:</p> <p>AIG Europe S.A.</p> <p>General Representation for Italy</p> <p>Claims Service</p> <p>Piazza Vetra n.17 - 20123 Milan, Italy</p> <p>Fax 02 36 90 222; e-mail: servizio.reclami@aig.com</p> <p>If the complaint is made in the interest of a consumer (a natural person acting for other than professional purposes), and if the complainant is not satisfied with the response received, or has received none, it is possible to request that the complaint be examined by the Executive Manager, based at the Company's Luxembourg registered office. To do so, simply write to the above contact details making a request: the complaints department will forward the complaint to the Executive Manager. Alternatively, you will be able to write to AIG Europe SA "Service Reclamations Niveau Direction" (Service Complaints Niveau Direction): 35D Avenue JF Kennedy L- 1855 Luxembourg - Grand Duchy of Luxembourg or by email to: aigeurope.luxcomplaints@aig.com</p>
<p>To VASS</p>	<p>In case of unsatisfactory outcome or late response, you can contact IVASS, Via del Quirinale, 21 - 00187 Rome, fax 06.42133206, pec: ivass@pec.ivass.it. Info at: www.ivass.it.</p>
<p>To Commissariat aux assurances (CAA)</p>	<p>If the complaint is made in the interest of a consumer (natural person acting for other than professional purposes), the complaint may be addressed to the Commissariat aux Assurances (CAA), the competent authority of the Grand Duchy of Luxembourg, which is competent because AIG Europe S.A. has its registered office in that State. An out-of-court dispute resolution procedure will be opened at the latter authority, in relation to which please refer to the information at the following link http://www.caa.lu/fr/consommateurs/resolution-extrajudiciaire-des-litiges .</p> <p>The CAA's references are as follows:</p> <p>The Commissariat aux Assurances</p> <p>11 rue Robert Stumper, L-2557 Luxembourg</p> <p>Grand-Duché de Luxembourg,</p> <p>Tel.: (+352) 22 69 11 - 1, caa@caa.lu</p> <p>All requests to the CAA should be addressed in Luxembourgish, German, French or English.</p>

BEFORE RECURRING TO THE JUDICIAL AUTHORITY, alternative dispute resolution systems can be used, such as (indicate when mandatory):

Arbitration	All disputes relating to and connected with this insurance contract will be settled by ritual or informal arbitration if this is provided for in the conditions of insurance or if, after the dispute arises, the parties sign an arbitration agreement.
Mediation	By calling on a Mediation Body among those on the Ministry of Justice's list, which can be found at www.giustizia.it (Law 9/8/2013, No. 98).
Assisted Negotiation	Through a request from one's attorney to the Company.
Other alternative dispute resolution systems	<ul style="list-style-type: none">- In case of dissatisfaction with the outcome of a complaint filed in the interest of the consumer, it is also possible to address the Luxembourg bodies whose references are available on the website of AIG Europe S.A.: http://www.aig.lu/- All requests to the mediation bodies should be addressed in Luxembourgish, German, French or English.- For the resolution of cross-border disputes, it is possible to submit complaints to IVASS directly to the relevant foreign system by requesting activation of the FIN-NET procedure or by the applicable regulations. <p>Only for contracts entered into online, in order to make an attempt at a possible out-of-court resolution of any disputes, the European Online Dispute Resolution platform (the ODR Platform) may be used. The e-mail address of AIG Europe S.A. that the consumer can indicate in the ODR Platform is servizio.reclami@aig.com</p>

TAX REGIME

Tax regime applicable to the contract	Insurance Taxes included in the policy premium 22,25%.
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