

Benefit

Cancellation cover if you are unable to attend an event*	
Reimbursement of entry fee costs	up to the selected entry fee

* For entry fees which have been booked before insurance has been taken out, insurance cover does not start until the 10th day after the policy has been taken out (except in cases of accident, death or act of God).

Premium per person

Entry fee up to	Premium
€ 50.-	€ 2.-
€ 100.-	€ 4.-
€ 200.-	€ 7.-
€ 350.-	€ 12.-
€ 500.-	€ 19.-
€ 750.-	€ 26.-
€ 1,000.-	€ 36.-
€ 1,500.-	€ 49.-
€ 2,000.-	€ 69.-

The cover applies for one event or for a series of events (season ticket, subscription). The contractual basis for the provision of cover are the EUROPÄISCHE insurance conditions for Event Ticket Cancellation Cover 2009 (ERV-RVB Event Ticket 2009, see page 2). The insurance benefit is subsidiary. The insurance contract is subject to Austrian law. Upon payment of the premium the policy-holder declares his agreement to the provisions as stated and to the conditions of insurance.
 Insurer: Europäische Reiseversicherung AG, Kratochwjlestraße 4, A-1220 Vienna. Phone +43/1/317 25 00-73930, Fax +43/1/319 93 67. E-mail: info@europaeische.at, www.europaeische.at
 Seat in Vienna. Commercial register HG Wien FN 55418y, DVR-Nr. 0490083. The company belongs to the Group of Assicurazioni Generali S.p.A., Trieste, which is registered in the register of insurance groups of IVASS under no. 026. Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

Insured reasons for cancellation

Reasons covered are the following events, if these result in your being unexpectedly unable to attend the booked event:

- suddenly occurring serious illness, serious health consequences resulting from an accident or death (existing complaints are insured if they become acute unexpectedly);
- suddenly occurring serious illness, serious health consequences resulting from an accident or death (including suicide) of a family member;
- pregnancy, if the pregnancy is only determined after booking has been made;
- severe pregnancy complications;
- serious damage to your property at the place of residence as a result of act of God (e.g. flood, storm) or criminal act of a third party, making your presence necessary;
- traffic accident involving the private vehicle on the direct way to the booked event.

Restrictions on cover provided

Insurance cover is not provided.

- for events that are caused deliberately or with gross negligence by the insured person;
- for events that are caused as a result of official orders;
- for events that are suffered by the insured person as a result of a significant impairment of his psychological and physical state of health due to alcohol, addictive drugs or medicaments;
- if the event booked does not take place or is postponed;
- if the reason for cancellation is connected with the following illnesses or treatments:
 - dialysis, organ transplants, AIDS and schizophrenia;
 - psychological illnesses (only the first occurrence is covered);
 - if inpatient treatment has been received within the 12 months prior to the date on which the policy is taken out coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy and multiple sclerosis.

What has to be done if an event insured against occurs?

If you are unable to attend to the booked event, please inform the Europäische Service Center by

- Online notification of loss at <http://start.europaeische.at/claimTicket>
- by fax, letter, e-mail: Please use the claim form.

The claim form can be requested by telephone, fax, post or e-mail, or can be downloaded from http://service.europaeische.at/doc/en/ERV_AT_EN_CLAIM_TICKET.pdf

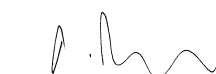
Once we have received notification of cancellation, your tickets are invalid and can no longer be used.

If the entrance tickets are in your possession, send them to us immediately in the original.

Europäische Reiseversicherung AG
 Kratochwjlestraße 4, A-1220 Vienna
 Service Center: Phone +43/1/317 25 00-73930, Fax +43/1/319 93 67
 E-mail: info@europaeische.at
 Online notification of loss at <http://start.europaeische.at/claimTicket>



Mag. Wolfgang Lackner



Mag. (FH) Andreas Sturmlechner

EUROPÄISCHE insurance conditions for Event Ticket Cancellation Cover 2009 (ERV-RVB Event Ticket 2009)

Article 1 Who is insured?

Insured are the persons specifically named in the proof of insurance or the group of persons as specified in the proof of insurance.

Article 2 When does the insurance cover apply?

1. The insurance cover shall apply to any booked event or any series of events (season ticket, subscription).
2. The insurance cover shall commence upon conclusion of the insurance and shall end upon redemption of the event ticket, and not later than at the start of the booked event.

Article 3 When does the insurance have to be taken out?

1. Insurance must be taken out before the start of the booked event.
2. For booked event tickets which have been booked before insurance has been taken out, insurance cover does not start until the 10th day following conclusion of insurance (except in cases of accident, death or act of God as described in Art. 5).

Article 4 When does the premium have to be paid?

The premium shall be paid upon conclusion of the insurance agreement.

Article 5 What is insured and how much is the compensation?

1. The insurer shall refund up to the agreed insured sum the price of the event ticket (including fees) or in the case of season tickets or subscriptions the proportional price (including fees) for each event not attended, if the insured person cannot attend the event for one of the following reasons:
 - 1.1. suddenly occurring serious illness, serious physical injury caused by an accident or death of the insured person or a family member. Psychological complaints that occur for the first time are insured if they require inpatient treatment or treatment by a psychiatric specialist. Existing complaints (subject to the provisions of Art. 6, Sec. 8.) are only insured if they become acute unexpectedly;
 - 1.2. pregnancy of the insured person, if the pregnancy is only determined after the event ticket has been booked. If the pregnancy has already been determined before the event ticket has been booked, the insurance cover shall only apply if severe pregnancy complications (medical certificate necessary) occur;
 - 1.3. serious damage to the property of the insured person at his place of residence as a result of acts of God (flood, storm etc.) or the criminal act of a third party, making his presence necessary;
 - 1.4. traffic accident involving the private vehicle of the insured on the direct way to the place where the event is to be held, if as a result of the accident the booked event cannot be attended.
2. The insured event shall apply to the insured person concerned and additionally for the following persons accompanying the insured persons with equivalent insurance:
 - co-travelling family members of the insured person concerned;
 - per insured event a maximum of three further co-travelling persons.A person is regarded as having equivalent insurance if he is also insured with the insurer for the event which has occurred.
3. Family members shall be the spouse (or registered life partner or live-in partner in a joint household), the children (stepchildren, children-in-law, grandchildren, foster children), the parents (step parents, parents-in-law, grandparents, foster parents), the siblings and brothers-in-law and sisters-in-law of the insured person – in the case of registered life partner or live-in partner in a joint household also their children, parents and siblings.

Article 6 What is not insured (exclusions)?

Insurance cover is not provided

1. for events that are caused deliberately or with gross negligence by the insured person. Deliberateness is also equivalent to an act or omission which must be expected to cause the damage with probability, the risk of which is however accepted;
2. for events that are in connection with events of war of any kind;
3. for events that occur as a result of violence on the occasion of public gatherings or demonstrations if the insured person actively takes part therein;
4. for events that are caused by the suicide or attempted suicide of the insured person;
5. for events that are caused as a result of official orders;
6. for events that are caused by the influence of ionising radiation within the meaning of the Radiation Protection Act as amended, or by nuclear energy;

7. for events that are suffered by the insured person as a result of a significant impairment of his psychological and physical state of health due to alcohol, addictive drugs or medicaments;
8. if the reason for cancellation is connected with one of the following illnesses or treatments:
 - dialysis, organ transplants, AIDS, schizophrenia;
 - psychological illnesses (with exception of the first occurrence see Art. 5, Sec. 1.1.);
 - if inpatient treatment has been received for them within the last twelve months before conclusion of the insurance: coronary illnesses, stroke, cancer, diabetes (type 1), epilepsy, multiple sclerosis;
9. if the reason for cancellation already existed or was foreseeable at the time of the conclusion of the insurance;
10. if the event does not take place or is postponed;
11. if the specialist doctor/medical examiner (see Art. 7, Sec. 8.) instructed by the insurer does not confirm the incapacity to attend the event.

Article 7 What obligations have to be observed to maintain the insurance cover (duties)?

The insured must fulfil the following obligations, otherwise no payment will be made:

1. as far as possible avoid events insured against, keep any losses to a minimum, avoid unnecessary costs and follow any instructions given by the insurer;
2. immediately inform the insurer about the event insured against;
3. provide the insurer with full written information about the damaging event and the amount of the loss;
4. truthfully issue all expedient information to the insurer, and permit any reasonable investigation into the cause and the amount of the obligation to pay, in particular empower and authorise the authorities, doctors, hospitals, social and private insurers concerned with the event insured against to issue information;
5. ensure that compensation claims against third parties are submitted in due form and in a timely manner, and if necessary assign such claims to the insurer up to the amount of the compensation paid;
6. in the event that damage has been caused by criminal acts, immediately notify the competent security service, precisely describing the circumstances and stating the extent of the damage, and have a certificate of the notification made out;
7. immediately submit the event ticket in the original to the insurer. If the insured has not yet been given an event ticket in the original, or if the ticket in question is a season ticket or subscription, the insured must submit the booking confirmation from the event organiser and must provide written confirmation that the event ticket was not used;
8. at the insurer's request, allow himself/herself to be examined by a doctor designated by the insurer;
9. immediately send the following documents to the insurer:
 - proof of insurance;
 - receipt for payment for the event ticket;
 - claim form completed in full;
 - any evidence documenting the cause and amount of the obligation to pay, such as police reports, factual reports, doctors' and hospital certificates and invoices, mother/child pass, death certificate).

Article 8 How do declarations have to be made?

The written form shall be required for notifications and declarations by the insured person to the insurer.

Article 9 What applies in the event of entitlements from other insurance policies (subsidiarity)?

All insurance benefits are subsidiary. They shall only be provided if compensation cannot be obtained from other private or social insurances.

Article 10 When is the compensation due?

1. Once the insurer's obligation to pay has been determined in terms of reason and amount, the compensation payment shall be due two weeks thereafter.
2. If official investigations or proceedings have been initiated in connection with the insured event, the insurer shall be entitled to raise a defence that the debt is not yet due until conclusion of such.

Article 11 When can insurance claims be assigned or pledged?

Insurance claims can only be assigned or pledged if they have been finally determined in terms of reason and amount.