

Cancellation Insurance

Insurance product information document

Company: Insurance provider for this insurance is ERGO Forsikring A/S, CVR-nr 62 94 05 14, through ERGO Försäkring Filial, hereinafter called ERGO Försäkring. Org.no. 516410-9208.

Supervisory authority is the Danish Finanstilsynet.

Product: Cancellation Insurance Valid from December 1, 2025

This information is a summary and does not represent the complete terms and conditions. Complete pre-contractual and contractual information on the product is provided on www.erv.se or call our Customer service on telephone for more information. It is always the complete terms and conditions that apply to claim settlements.

What is this type of insurance?

This insurance is a cancellation insurance that may be taken out for arrangements at SkiStar, which is offered to the public and which has a price according to a fixed price list. The insurance applies with an excess of SEK 195 (20 EURO).

The person taking out the insurance must be at least 18 years old and must be permanently resident within the EU/EEA and UK.

The insurance applies to the policyholder and to co-travellers who are to participate in the arrangement and at subscription is permanently resident in the EU / EEA and UK.



What is included in the insurance?

- ✓ The insurance covers paid arrangements costs which appear on the booking confirmation, if you have to cancel the arrangement due to:
 - Acute illness, accident or death that affects you, a close relative or a co-traveller.
 - If you are called up in the armed forces or the civil defense.
 - If you have initiated divorce proceedings.
 - If you have suffered a fire, water damage or break-in in your private residence or you own company's premises.
 - If you are affected by dismissal due to lack of work. The insurance does not apply upon notice.
 - If you, during a journey by car, train or bus to the destination, have suffered an unforeseen downtime so that 25% of the arrangement cannot be used, however at least 24 hours.

Maximum compensation

- The maximum compensation amount is the total amount of the arrangement cost.
- The insurance applies with an excess of SEK195 (20 EURO).

*Spouses, cohabiting partners, registered partners, children, stepchildren, foster children, siblings, parents, stepparents, grandparents, parents-in-law,



What is not included in the insurance?

- ✗ Costs for illness, accident or repatriation is not covered by this insurance.
- ✗ Luggage cover.



Are there any limitations on what the insurance covers?

Circumstances in which compensation is not paid include:

Cancellation

- ! The insurance does not cover cancellation due to pregnancy or birth. However, the insurance covers cancellation due to unexpected illness under or as a consequence of pregnancy or birth, if the conditions for coverage under this insurance are otherwise fulfilled.
- ! If the reason for the cancellation is due to a pre-existing medical condition that has displayed symptoms and/or been treated less than two (2) months preceding the date on which the insurance was taken out.
- ! If the arrangement has been booked against medical advice.
- ! If the reason for the cancellation is bankruptcy, strike or intervention by authorities.

grandchildren, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law. The parents and siblings of cohabiting partners and registered partners are on a par with parents-in-law, brothers-in-law and sisters-in-law in these terms and conditions.

- ! If the reason for the cancellation is a pandemic. However, the insurance applies if you become ill with Covid-19.
- ! If the reason for the cancellation was known when you booked the arrangement.
- ! For arrangements cancelled by the organizer.

Ruined holiday

- ! If symptoms were shown or treatment was already required in the last two (2) months preceding the date on which the insurance policy was taken out.



Where does the insurance apply?

- ✓ Worldwide



What are my obligations?

- You must be able to verify, in a satisfactory way the reason for the cancellation by means of a certificate/document from an impartial doctor, police officer, employer, or certificate from the authority or similar in question. The certificate must show the reason for the cancellation.
- Contact with the issuer of the certificate must have taken place before the intended start date of the arrangement.
- You should report the claim as soon as possible by filling out a claim form on our website: www.erv.se.



When and how do I pay?

- The insurance should be taken out in connection with booking or at the latest when paying the registration fee.
- The premium is paid in accordance with the conditions stated on the invoice / insurance letter.



When does the insurance cover begin and end?

- The Cancellation insurance comes into force the day after the premium has been paid, at the earliest 6 or 20 days before arrival and ceases to apply on the day of arrival according to the booking confirmation.
- The Ruined holiday insurance comes into force on the arrival at the destination and ceases to apply at check-out from the accommodation according to the booking confirmation.



How do I cancel the contract?

Contact SkiStar, before the arrangement begins. If your insurance cover has begun, you may possibly receive a refund of your premium. Please contact us if you need help.

The right of withdrawal

When you take out the insurance via distance contract you have the right to withdraw the purchase within fourteen (14) days of entering into the agreement. If you wish to exercise your right of withdrawal you must inform ERGO Försäkring. If you chose to exercise your right of withdrawal, ERGO Försäkring is entitled to request that a premium be paid corresponding to the period for which the insurance was valid. You are not entitled to withdrawal if the distance contract relates to an insurance policy with an agreed validity period of one (1) month or less. In accordance with chapter 3 of Swedish Act on Distance Contracts and Off-Premises Contracts (SFS 2005:59) there are additional rules concerning the right of withdrawal.

ERGO Försäkring is a branch to the Danish insurance company ERGO Forsikring. Danish insurance companies are covered by the Danish Guarantee Fund which protects customers if the insurance company files for bankruptcy. The Danish Guarantee Fund only protects customers who permanently reside in Denmark. However, as a customer of ERGO Försäkring you have the same protection and cover as all other insurance customers in Sweden.