

Ticket insurance conditions

T-TI-PILETITASKU-20251

Valid from 01.07.2025



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Unofficial translation. In case of differences in interpretation of following conditions, the Estonian text will be regarded as the original.

Persons related to the insurance contract

1. The insurer is If P&C Insurance AS (hereinafter 'If'), (registry code 10100168, address Lõõtsa 8a, 11415 Tallinn).
2. The policyholder is Delfi Meedia AS (registry code 10586863, address Narva mnt. 13, 10151 Tallinn), (hereinafter 'Piletitasku').
3. The parties to the insurance contract are If and the Piletitasku.
4. The insured person and the beneficiary is the ticket holder, whose ticket is covered by the ticket insurance. If the ticket holder transfers the ticket to another person, the ticket insurance shall be automatically transferred to the new ticket holder (new insured person).

Validity of the insurance

5. The insurance cover is valid for the event noted on the ticket (hereinafter 'event'). The Insurance cover can be added only together with the ticket purchase from the Piletitasku.
6. The insurance cover will start at the moment of issue of the ticket. The insurance cover will end at the starting moment of the event.

Compensation

7. In case of the insurance event, If will compensate the total cost (incl. fees) noted on the unused ticket, except the insurance cost.
8. In case of season card or serial ticket, the cost of the unused ticket is calculated by dividing the total cost with the number of events.
9. The insurance coverage is limited to one ticket per insured person, regardless of the amount of tickets obtained.

Insurance events

10. Insurance event is the inability of the insured person to attend in the event of the ticket, because of the following reason:
 - 10.1. death of the insured person or his/her family member, personal accident or sudden and accidental falling ill of the insured person or her/his child up to 10 years of age;
 - 10.2. damage, which takes place within 24 hours before the event and is exceeding 2000 euros, to the insured person's home (house, apartment, home content) in Estonia caused by the fire, explosion, storm, hail, flood, water leaking from the pipes, theft, robbery, damage caused by the third parties, that inevitably requires insured person's presence at home. The family members of the insured person are not considered to be as third parties.
 - 10.3. Traffic accident of the car, taxi, bus etc on the way to the event.

Exclusions

11. If will not pay the compensation if:
 - 11.1. there is no insurance event;
 - 11.2. the ticket can not be used because of the intent of the insured person;
 - 11.3. the insurance event resulted from the use of alcohol or narcotics by the insured person;
 - 11.4. the insured person misses the event due to the traffic jam, except in case mentioned in p 10.3;
 - 11.5. the policyholder or insured person presented false data during the claims handling;
 - 11.6. someone else has compensated the damage, f.g. the producer of the event returns the ticket cost;
 - 11.7. the ticket has been used to participate in the event;
 - 11.8. the occasion or circumstances preventing the participation in the event were known to the insured person before the obtaining of the ticket;
 - 11.9. the event is cancelled, postponed or the insured person's ticket is cancelled because of the applied limitations or restrictions.
 - 11.10. the insurance incident was caused by nuclear weapons, nuclear energy, or radioactivity;
 - 11.11. the insurance incident was caused by war or a similar situation, uprising, mass disturbance;
 - 11.12. the insurance incident was caused by a strike or work stoppage.

Actions in case of insurance event

12. The notice about Insurance event must be presented in the Piletitasku home page within 30 days from the insurance event.
13. The following must be presented with the notice:
 - 13.1. insured ticket;
 - 13.2. medical certificate in case of illness or bodily injury, death certificate in case of death;
 - 13.3. police certificate or photo in case of traffic accident or damage to home.
14. The additional proof and explanations must be presented upon the request of If.

Resolution of disputes, supervision and applicable law

15. This insurance contract is governed by the laws of Estonia.
16. The insurer is supervised by the Financial Supervision Authority, fi.ee, Sakala 4 Tallinn 15030, to whom complaints about the activities of the insurer may be submitted.
17. If seeks to resolve any insurance disputes by way of negotiations. If no agreement is reached, the dispute will be settled in court or by the insurance conciliator. The insurance conciliator can be contacted via the Estonian Insurance Association (eksl.ee, telephone: 667 1800; e-mail: lepitus@eksl.ee; postal address: Mustamäe tee 46, 10512 Tallinn). If must participate in conciliation proceedings. Conciliation proceedings are free of charge. A claim must be submitted to If before the insurance conciliator is contacted.

Insurance agent information

18. Delfi Media AS (hereinafter referred to as Agent) is listed in the register of insurance intermediaries, which can be checked at fi.ee. If is responsible for the agency's intermediary activities. The Agent has the right to market ticket insurance contracts (financial loss insurance) in Estonia. The Agent's commission fee is 5,2% of the ticket price. Complaints regarding the Agent's activities can be submitted to the Financial Supervision Authority at Sakala 4, 15030 Tallinn or info@fi.ee. Disputes arising from the insurance contract will be resolved primarily through out-of-court negotiations or through the insurance dispute resolution body (eksl.ee, Mustamäe tee 46, 10612 Tallinn). If the parties do not reach an agreement, the client has the right to file a lawsuit in court according to the Code of Civil Procedure. Claims arising from the insurance contract must first be submitted to If P&C Insurance AS (Lõõtsa 8a, 11415 Tallinn or info@if.ee).