



BOOKING REFUND PROTECTION

HOW DOES IT WORK?

XCover.com's 'Booking Refund Protection' is sold alongside ticket purchases.

You will be provided with a refund on any unused booking if you are unable to attend the booked event due to any of the circumstances set out below.

The following is a high-level summary.

SUMMARY OF YOUR PROTECTION

YOU'RE COVERED IF YOU ARE UNABLE TO ATTEND A BOOKED EVENT DUE TO...

- ✓ An injury, or an illness affecting you or a member of your immediate family.
- ✓ Public authorities issue a travel warning for the day of the event, or the day prior. These warnings include but are not limited to adverse weather and terrorism.
- ✓ The emergency services require your presence at home within 48 hours before the booked event.

The protection includes the following benefits and limits...

Please check your certificate and booking protection wording for details.

YOU'RE NOT PROTECTED...

- ✗ If you cannot return all unused tickets or vouchers forming part of the booking.
- ✗ For any claims caused by your unwillingness to attend the event.
- ✗ If documents requested by our claims team have not been provided.

HOW CLAIMS WORK

Go to xcover.com/claim to start your claim. Our claims team prioritises those claims that are filed within 7 days of the claim event. Claims must be submitted within 45 days of the booked event.

- Provide a detailed description of the event.

For all claims we require, as a minimum, a detailed description of the event. We may request documents during the claim process such as booking invoices and receipts. If required documents are not provided to us the claim may be rejected or the status changed to "Pending".

CANCELLATION AND REFUNDS

Booking Refund Protection is non-refundable unless cancelled within 14 days of purchase and the booking has not taken place. To cancel the refund protection you need to contact the vendor within 14 days.

TERMS AND CONDITIONS

BOOKING REFUND PROTECTION

All refunds are administered by XCover.com. You will be provided with a refund on any unused **booking** if you are unable to attend the **booked event** due to any of the circumstances set out below.

DEFINITIONS

The following words or phrases have the meaning shown below wherever they appear in **bold** in this document.

Booking/Booked event	the pre-planned and pre-booked service(s)/event(s)/ticket(s) including booking and service fees transacted with us by you .
Doctor	a qualified medical practitioner registered with a recognised professional body. A doctor cannot be you or a member of your immediate family .
Emergency services	the Police, Fire and Rescue Service or Emergency Medical Services.
Group	any number of people who have made a booking with us with Booking Refund Protection in the same transaction.
Illness	a physical or mental condition confirmed by a doctor that prevents you from attending the booked event .
Immediate family	your husband, wife, partner, civil partner, parent, child, brother or sister.
Injury	a bodily injury confirmed by a doctor that prevents you from attending the booked event .
Public transport network	any mode of public transport other than public hire taxis licensed for public use on which you had planned to travel to a booked event .
Ticket	a non-refundable, authorised ticket that was purchased from us where Booking Refund Protection has also been purchased at the same time as purchasing the ticket(s) .
We/Us/Our	the booking vendor with whom you made the booking . Go to xcover.com/claim to start your claim.
You/Your/Yours	a person who has made a booking alone or as part of a group with us .

WHAT WILL WE REFUND?

We will refund the cost of **your booking** if **you** are unable to attend a **booked event** due to:

- unexpected disruption of the **public transport network** **you** could not have reasonably known about before the date of the **booked event**;
- an **injury**, or an **illness** affecting **you** or a member of **your immediate family**;

- death happening to **you** at anytime before the **booked event** or a member of **your immediate family** within a 4 week period of the **booked event**;
- the mechanical breakdown, accident, fire or theft en route of a private vehicle taking **you** to the **booked event**;
- jury service which **you** were unaware of at the time of the purchase;
- burglary or fire at **your** residence in the 48 hours immediately before the **booked event** that required the attendance of the **emergency services**;
- **you** being summoned to appear at court proceedings as a witness which **you** were unaware of at the time of purchase;
- **you** being a member of the armed forces and being posted overseas unexpectedly;
- adverse weather including snow, frost, fog or storm where the Police services or other Government agencies have issued warnings not to travel. **You** must provide confirmation of relevant road closures from the Police or the relevant Government agency;
- **you** are being relocated permanently for work by **your** employer more than 100 miles from the **booked event** which **you** were unaware of at the time of **booking** or **you** are unexpectedly made compulsory redundant.

WHAT WILL WE NOT REFUND?

We will not provide a refund where:

- **you** cannot provide a **doctor's** report for **injury** or **illness**;
- **you** cannot return all unused **tickets** or **vouchers** forming part of the **booking**;
- **your** sole reason for not attending is due to another member of **your group** no longer being able to attend for any reason;
- **you** are unable to attend a **booked event** because **you** are unable to obtain a visa to travel;
- the **booked event** is cancelled, abandoned, postponed, curtailed or relocated;
- **you** decide not to attend a **booked event** other than for a reason included within this Booking Refund Protection;
- **you** are prevented from travelling to a **booked event** due to disruption of the **public transport network** which is public knowledge prior to the **booked event**;
- **you** are being relocated temporarily for work by **your** employer at the time of **booking** or **you** have applied for relocation more than 100 miles from the **booked event**;
- **you** can recover any part of the **booking**;
- in **our** reasonable opinion, **you** did not allow sufficient time to travel to a **booked event**;
- **you** carry out a criminal act which prevents **you** attending a **booked event**;
- **you** are prevented from travelling to a **booked event** due to an outbreak of a contagious disease and the Government or any agency acting on behalf of the Government has imposed a ban on travel;
- **you** make a false or fraudulent refund application or support a refund application by false or fraudulent document, device or statement;
- **you** submit **your** refund request more than 45 days after the **booked event**.

We will not pay for travelling or associated expenses (unless travel costs are included as part of the total package price), or any loss other than the purchase price, of the **booked event**.

We will not pay any consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolutions, insurrection, military or usurped power, riot, civil commotion, strikes, lockout, terrorism, malicious intent or vandalism, confiscation or nationalisation of or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

We will not pay any costs **you** incur in submitting or providing evidence to support **your** refund application.

GENERAL CONDITIONS

1. **You** must make all necessary arrangements to arrive on time.
2. **You** must not be aware of any material fact, matter or circumstance, at the time Refund Protection is purchased, which may give rise to a refund request.
3. **You** must take all reasonable precautions to prevent or reduce any request for a refund.
4. Unless **we** agree otherwise:

1. the language of this document and all communications relating to it will be English; and
2. all aspects of the contract, including negotiation and performance, are subject to English laws and the decisions of English courts.
5. Booking Refund Protection is non-refundable unless cancelled within 14 days of purchase and the **booked event** has not taken place. To cancel the refund protection **you** need to contact the vendor within 14 days.

REQUESTING A REFUND

Go to xcover.com/claim to start your claim. **Our** claims team prioritises those claims that are filed within 7 days of the claim event.

- Provide a detailed description of the event.

For all claims **we** require, as a minimum, a detailed description of the event. **We** may request further information during the claim process such as **booking** invoices and receipts. If required documents are not provided to us the claim may be rejected or the status changed to “Pending”.

You will be asked to provide at **your** own expense the following within 45 days of registering **your** refund application:

- the original unused **tickets** for all parts of the **booking**;
- a **doctor's** report where your refund request is for **injury** or **illness** or a death certificate where **your** refund request is for death;
- an official notice from the transport service provider in the event of delay, cancellation, mechanical breakdown or accident in relation to the **public transport network**;
- for the breakdown of a private vehicle, a vehicle recovery service report (AA, RAC or equivalent), copy of garage repair bill or parts receipt or in the case of vehicle repairers or police;
- the original jury invitation inviting **you** to be a juror;
- in the event of a burglary the police report with crime reference number;
- the original witness summons requesting **you** to appear in court;
- a copy of a valid visa permitting **your** travel to the **booked event**;
- confirmation of relevant road closures from the Police or the relevant Government agency if requesting a refund due to an official weather warning being issued;
- any reasonable additional evidence that **we** ask for.