

# I. Purchasing Details, Data Usage and Restrictions

**Q** How do I buy Allianz Travel Protection?



**A** Use our online quotation tool, found: <https://www.magroup-online.com/LCWL/BAW/DE/en/travel-insurance-quote/>.

**Q** When should I purchase my Travel Protection?



**A** Cancellation cover: the policy must be taken out on the same day as the booking *OR* within 2 business days (Mon-Fri) of the booking.

All other cover: the policy must be taken out by the day before your departure.

**Q** What forms of payment are accepted?



**A** Visa, MasterCard and American Express.

**Q** Can I purchase this insurance if I am not a resident of the European Economic Area (EEA)?



**A** No. You must be a resident of an EEA country (European Union country, Norway, Liechtenstein or Iceland) to purchase this cover. If you have any doubt about your eligibility, please contact us at +49 89 24445415 or [contract.awpeurope.nl@allianz.com](mailto:contract.awpeurope.nl@allianz.com) before purchasing.

**Q** If I am a resident of the European Economic Area (EEA\* defined above), are there any limitations on my eligibility to purchase this cover?



**A** Yes. You are only eligible / covered by the policy if you purchase this cover in the country of your permanent residence. If you have any doubt about your eligibility, please contact us at +498924445415 or [contract.awpeurope.nl@allianz.com](mailto:contract.awpeurope.nl@allianz.com) before purchasing.

**Q** Are there any age limit restrictions?



**A** No. There is no age limit for our policies.

## II. Coverage Details, Exclusions and Restrictions

 **Q** How is my personal data used?


**A** Please refer to the privacy notice included in your General Conditions document, which explains how we obtain and use your personal data. Reminder: the General Conditions can be found as an attachment in your policy confirmation email.

 **Q** Are there any exclusions for my selected policy?

**A** Yes. Some exclusions and special conditions apply. Carefully read the General Conditions and Certificate of Insurance (together forming your official policy) to ensure you have the cover you need.

 **Q** What is the maximum trip length I can cover?

**A** Our comprehensive policy covers you up to 31 consecutive days.

 **Q** Does this policy cover business trips?

**A** This cover applies to all trips, both private and business.

 **Q** When does my cover start/end?

	Cancellation cover	Assistance to Persons Cover	All Other Cover
<b>Cover takes effect:</b>	At 12 noon on the day after the Premium has been paid.	As soon as you have left your home (max 48 hours before date of departure). At the earliest, 12 noon on the day after you have paid the Premium.	At 12 midnight on the day of departure. At the earliest, at 12:00 noon on the day after you have paid the Premium.
<b>Cover terminates:</b>	At the day and time of your departure.	When you have returned home, at the latest 48 hours after the return date.	At 12 midnight on the day of your return.



**Q** My flight is delayed. What am I covered for?

**A** Depending on the chosen Travel Insurance, 30€ per insured person for delays over 4 hours. See FAQ “How do I file a claim?” for next steps.



**Q** My baggage is delayed. What am I covered for?

**A** Depending on the chosen Travel Insurance, up to 150€ for the replacement of essential items for delays over 24 hours. See FAQ “How do I file a claim?” for next steps.



**Q** I need to see a doctor/dentist. What should I do?

**A** Depending on the chosen Travel Insurance,

- 1) When treatment in a hospital is required due to Illness or Accident, contact the emergency medical assistance team at: +49 89 24445415.
- 2) If you see a doctor, keep the receipt and submit a claim for reimbursement (See FAQ “How do I file a claim?”).
- 3) Emergency dental is covered up to 300€.



**Q** Where can I find out more about the policy coverage?

**A** The General Conditions document is attached to your confirmation email. Also, at <https://www.magroup-online.com/LCWL/BAW/DE/en/> under the “Cancellation or Comprehensive Cancellation cover documents”.

### III. Filing a Claim



**Q** Who can report a claim?

**A** The Insured or someone authorized by the Insured person.

## Q How do I file a claim?

**A** Visit our 24/7 online claims portal: [www.allianz-protection.com](http://www.allianz-protection.com)

- 1) Select your country of residence, click on “airline” and enter your email address, policy number and / or other requested information
- 2) In the « New Claim » section: enter the requested details
- 3) After filing your claim: you will receive a confirmation email from us along with the details of your claim process
- 4) If you encounter any difficulty filing: please call +49 89 24445415 or send an email to [claims.awpeurope.nl@allianz.com](mailto:claims.awpeurope.nl@allianz.com)

## Q What information or documents do I need to file a claim?

**A** Your policy number, personal details, supporting documents (e.g. itinerary, flight details, receipts, etc.), and bank account details for claim payment.

By consulting the “Documents” section on the claim details screen, you can find the list of mandatory and optional documents to be provided. Absence of all mandatory documents may cause a delay in your claim processing. Please note:

- 1) You should keep the original documents from your claim submission until your claim is closed as they may be requested for further controls.
- 2) You can save your claim submission as a draft and return later if you are missing some of the requested documents.
- 3) Do not upload any documents containing your credit/debit card information—this information must not be visible in any documents you send us.

## Q Where can I find my policy number?

**A** If policy purchased online: your Confirmation Email and/or Certificate of Insurance. Otherwise, on a confirmation document provided to you.



**Q** Can I attach documents directly to my claim?

**A** Yes, during the reporting stage, adhering to the acceptable formats below:

File type: tif, jpg, pdf, doc, rtf, txt, png

Maximum file size: 5 MB

Do not use spaces or special characters: ! # \$ % & ' @ ^ ` ~ + , . ; = ) ( in file names.



**Q** Which email address should I use when filing a claim?

**A** The same email address you provided when purchasing your policy.



**Q** How can I consult the status of my claim?

**A** After the country selection screen, click “Track a claim” and enter your: email address, claim number (sent with the confirmation email for your claim creation) and the submission year of the claim.



**Q** How quickly will my claim be paid?

**A** Within 10 working days if the event/circumstances surrounding your claim are covered and all requested documents have been provided. We will contact you if we do not have all requested documentation or have additional questions.



**Q** What should I do if I disagree with the calculation/assessment of my claim?

**A** Email our Claims Team at: [claims.awpeurope.nl@allianz.com](mailto:claims.awpeurope.nl@allianz.com) with a detailed explanation. The team will then review the initial assessment and confirm the outcome.

## IV. Help & Key Contacts



**Q** Who can I contact if I still have questions about the cover?

**A** Our Travel Helpdesk: [contract.awpeurope.nl@allianz.com](mailto:contract.awpeurope.nl@allianz.com)



**Q** How do I cancel my insurance?

**A** Email [contract.awpeurope.nl@allianz.com](mailto:contract.awpeurope.nl@allianz.com) within 14 days of your policy issue date. You will receive a full refund within this time frame providing you have not travelled, made a claim or intend to make a claim.



**Q** Who do I contact in the event of a medical emergency abroad?

**A** After contacting the local emergency services, please contact our 24/7 Medical Assistance Team: +49 89 24445415 or [contract.awpeurope.nl@allianz.com](mailto:contract.awpeurope.nl@allianz.com) (please note that incoming emails are not monitored 24/7; therefore if your enquiry is urgent and requires an immediate response, please call).