

TRAVEL INSURANCE

Insurance Product Information Document



Insurance Company: AWP P&C S.A. – Dutch Branch, regulated by the Central Bank of Ireland for conduct of business rules and trading as Allianz Partners, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

Product: Aer Lingus Comprehensive Travel Insurance

This document provides a summary of key information about the insurance product Aer Lingus Comprehensive and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product's general conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

What type of insurance is this?

Our product is a short-term travel protection product and offers to travelers which have booked their flight with Aer Lingus the following benefits: Trip Cancellation Insurance, Trip Interruption Insurance, Travel Delay Insurance, Baggage Insurance and Baggage Delay Insurance, Emergency Medical/Dental Expenses and Emergency Transportation Expenses, Travel Accident, Travel Liability.



WHAT IS INSURED?

Trip Cancellation Insurance

Which events are insured?

Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):

- ✓ Unexpected serious illness that were not existing ore treated within 180 days prior to taking out the insurance or booking the travel

- ✓ Traffic accident

What will be reimbursed?

- ✓ Cancellation fees, if travel has to be cancelled

Sum insured: up to 5,000 € per person

Deductible: 15 % min. 10 € per person

Trip Interruption Insurance

Which events are insured?

Completion of your travel as scheduled is not possible or cannot be expected due to (e.g.):

- ✓ Serious accidental injury

- ✓ Unexpected serious illness that were not existing ore treated within 180 days prior to taking out the insurance or commencement of travel

What will be reimbursed?

- ✓ Necessary transportation/travel expenses to continue the trip or return home

- ✓ Additional accommodation/public transportation expenses if prolongation of the trip is necessary (up to 100 €/day for a max. of 10 days)

Sum insured: at cost

Travel Delay Insurance

Which events are insured?

- ✓ Delay of the travel carrier by at least 4 hours

What will be reimbursed?

- ✓ Necessary transportation expenses to either help you reach your destination or return home

- ✓ Additional expenses for meals, accommodation, communication, and local transportation

Sum insured: up to 250 € per person

Baggage Insurance and Baggage Delay Insurance

Which events are insured?

- ✓ Damage / theft of luggage

- ✓ Baggage delay by at least 12 hours (outbound journey only)

What will be reimbursed?

- ✓ Current value of lost or destroyed articles

- ✓ Necessary repair costs for damaged articles

Sums insured:

Baggage Insurance: up to 2,250 € per person

Baggage Delay Insurance: up to 200 € per person

Emergency Medical/Dental Expenses and Emergency Transportation Expenses

Which events are insured?

- ✓ Illness, injury or medical condition during travel

What will be reimbursed?



WHAT IS NOT INSURED?

Applicable to all covers

- ✗ Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking
- ✗ No coverage after the maximum of 31 consecutive days of travel

Trip Cancellation and Trip Interruption Insurance

- ✗ Existing illnesses that were last treated within the 180 days prior to taking out the insurance or respectively to booking travel (cancellation) or commencing travel (interruption)

Travel Delay Insurance

- ✗ Strike that was already announced at the time the insurance was purchased

Baggage Insurance and Baggage Delay Insurance

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies
- ✗ Losses caused by forgetting or losing articles
- ✗ Delays of less than 12 hours

Emergency Medical/Dental Expenses and Emergency Transportation Expenses

- ✗ Medically prescribed treatments which you knew to be necessary prior to commencement of travel or which you must have anticipated given the circumstances known to you
- ✗ Examinations or medical care due to the loss of or damage to hearing aids, dentures, eyeglasses and contact lenses

Travel Liability Insurance

- ✗ Liability claims among and between insured persons travelling together
- ✗ Loss of or damage to articles belonging to third parties, which you have hired or borrowed; Exception: damage to rented rooms. Furniture and fittings, however, are not insured.
- ✗ Loss of or damage caused by the use of a motor vehicle, aircraft or motor-driven watercraft

Travel Accident Insurance

- ✗ Accidents caused by alcohol or drugs abuse while performing physical activities within the range of your profession



ARE THERE ANY RESTRICTIONS ON COVER?

- ! War or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
- ! Terrorist events, except when and to the extent that terrorist events are expressly referenced in the insured covers. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage
- ! Your intentional self-harm or if you attempt or commit suicide

- ✓ Costs for necessary (in- or out-patient) treatment provided by a doctor or in a hospital
 - ✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation
- Sums insured:
For medical emergency treatment: up to 10,000,000 € per person
For dental emergency treatment: up to 300 € per person
For search, rescue and recovery: up to 1,500 € per person

Travel Liability Insurance

- ✓ Costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- Sum insured: up to 1,000,000 € per person

Travel Accident Insurance

- ✓ Provides insurance cover if an accident taking place during the trip results in permanent and total invalidity or death.
- Sum insured: per person up to 10,000 €

- ! Non-stabilized pre-existing medical conditions that were diagnosed or treated before policy purchase date
- ! An epidemic or pandemic, except when and to the extent that an epidemic or pandemic is expressly referenced in the insured covers
- ! Pollution, meteorological or climate events
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! Expenses incurred without the prior approval of our Assistance Department
- ! The cost of treatment or care not resulting from a medical emergency
- ! The consumption of alcohol or drugs not medically prescribed
- ! Participation in a professional or dangerous sport



WHERE AM I COVERED?

- ✓ Cancellation is covered before the trip starts which is usually in the country of residence of the insured.
- ✓ The insured is covered in the country(ies) of destination incl. transit countries, except where providing coverage would violate any applicable law or regulation (including any economic/trade sanction or embargo).



WHAT ARE MY OBLIGATIONS?

To avoid the policy being cancelled and claims being reduced or refused, the insured must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect himself and his property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.



WHEN AND HOW DO I PAY?

Premium is paid at the time of the travel insurance subscription, by the means of payment accepted at the time of the purchase.



WHEN DOES THE COVER START AND END?

The cancellation cover starts from the date of purchase of the insurance policy and ends on the date of the trip departure indicated in the insurance policy.

The other covers stated in the insurance policy start on the date of the trip departure and end on the trip return date as indicated in the insurance policy. The travel insurance cannot cover trips exceeding 31 consecutive days.



HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed point in time. You do not have to cancel.

The insured can cancel the insurance policy in the first 14 days following the purchase of the policy, if it does not meet his needs.

In the above case, please email contract.awpeurope@allianz.com to ask for the policy cancellation.

Please note that the cancellation of the policy is not possible if the insured has made a claim or started his journey.

COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT
Trip Cancellation Coverage	You have to cancel <i>your trip</i> before you depart. Deductible : 15%, min. 10 €	5,000 €
Early/Delayed Return Coverage	You have to end <i>your trip</i> earlier or later than originally planned and need to recover additional transportation costs for <i>your</i> return home.	At cost
Trip Continuation Coverage	Your travel plans are interrupted, but you continue <i>your trip</i>.	At cost
Extended Stay Coverage	Your travel plans are interrupted and you need to recover additional <i>accommodation</i> and transportation costs you have incurred.	Max. 10 days / 100 €
Travel Delay Coverage	Your travel plans are delayed while you are on <i>your trip</i>. Maximum reimbursement per 24-hour period of delay: "No Receipts Daily Limit" – 50 € Minimum Required Delay - 4 hours "With Receipts Daily Limit" – 100 € Minimum Required Delay - 4 hours	250 €
Baggage Coverage	Your <i>baggage</i> is lost, damaged, or stolen while on <i>your trip</i>. Sublimit for all high value items – 500 €	2,250 €
Baggage Delay Coverage	Your <i>baggage</i> is delayed by an airline, cruise line, or other travel carrier while on <i>your trip</i>. Reimbursement for expenses for the essential items you need until <i>your baggage</i> arrives Minimum Required Delay – 12 hours No receipts sublimit – 50 € (outbound only)	200 €
Emergency Medical/Dental Coverage	You have to pay for emergency medical or dental treatment while on <i>your trip</i>. Deductible: 50 € Reimbursement of medical expenses for which you are responsible Organization and payment for hospitalization Maximum sublimit for Dental Care – 300 €	10,000,000 €
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on <i>your trip</i>. Emergency Evacuation Medical Repatriation Transport to Bedside Accommodation to bedside limit max. 70€/10 days Return of Dependents Repatriation of Remains Search and Rescue sublimit – 1,500 €	At cost
Travel Liability Coverage	You are financially liable for damage you cause to a third party or their property while on <i>your trip</i>.	1,000,000 €

Travel Accident Coverage	You suffer a death or <i>permanent disability</i> as a result of a travel <i>accident</i> abroad during your <i>trip</i>.	25,500 €
Identification Document & Key Coverage	Your identification document was lost, stolen, or damaged. Your key was lost, stolen, or locked inside. Deductible - Nil	280€
Personal Money Protection	Your money withdrawn from an ATM is lost or stolen Deductible – 80€	300€
Funeral Assistance	Identification of Remains <i>Family member</i> must travel to identify your remains. Funeral Assistance for Family <i>Family members</i> need to travel to attend your funeral.	2,100€
Travel Assistance	24/7 assistance in case of personal emergencies during your trip and information services during the term of your insurance contract.	Service without cost coverage

The above is only a brief description of the coverage available under *your policy*. Terms, conditions, and exclusions apply to all coverages. Please carefully review *your policy* for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to those terms when used in this Coverage Summary.

Important Notices:

- **Insurer:** AWP P&C S.A. – Dutch Branch, trading as Allianz Partners.
- **Mode of travel:** valid for all modes of travel
- **Insured duration of travel:** see insurance certificate / travel confirmation / booking confirmation.
The insurance policies are valid for the duration of the *trip* (from commencement of the *trip* to the time of return); a maximum **of 31 days** is possible.
- **Coverage limits:** If not otherwise specified the coverage limits shown above are per named insured
- **Notes on the conclusion of insurance:** All travel cover containing travel cancellation insurance, should be purchased at the time of booking the travel. *You* must purchase the cover immediately. The insurance is only valid for the booked travel as described in the travel confirmation. The insurance cover for the Travel Cancellation Insurance commences upon conclusion of the insurance. For the other insurance lines, the insurance cover begins at the time of commencement of the insured travel, and ends at the agreed point in time. The insurance cover will end at the very latest with the completion of the insured travel. In the following case, the insurance cover will be extended beyond the agreed point in time: if *you* have insured the entire planned *trip*, and the end of the *trip* is delayed for reasons outside of *your* control.
- **PLEASE NOTE: If the insured event occurs, we will only be obliged to provide indemnity if the premium has been paid, or if you, as the policyholder, are not at fault for the non-payment of the premium.**

IMPORTANT CONTACT DETAILS

For customer service, please (Monday to Friday 09:00 to 18:00 EET, 08:00 to 17:00 CET, 07:00 to 16:00 GMT)

Tel: +353 1 637 3670

E-mail: claims.awpeurope@allianz.com

For emergency assistance during your *trip*, please:

Tel: +353 1 637 3670

E-mail : contact.awpeurope@allianz.com

GENERAL CONDITIONS

WHO WE ARE

We are a Dutch branch of AWP P&C S.A., which has its registered office in Saint-Ouen-sur-Seine, France. We also operate under the trading name Allianz Partners.

Our business address is:
Poeldijkstraat 4
1059 VM Amsterdam
The Netherlands

Our postal address is:
PO Box 9444
1006 AK Amsterdam
The Netherlands

AWP P&C S.A. – Dutch Branch, trading as Allianz Partners, is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands operating in freedom of services, with corporate identification No 33094603, and registered at the Dutch Authority for the Financial Markets (AFM) No 12000535.

AWP P&C S.A. – Dutch Branch is regulated by the Central Bank of Ireland for conduct of business rules.

AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen-sur-Seine, France, is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09.

ABOUT THIS POLICY

This *policy* is *our* contract with *you* that offers insurance coverage for a specific *trip* where both have been purchased from the same *travel supplier*. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, we are available during our working hours listed in the Coverage Summary. Just visit *us* online or give *us* a call using the contact information listed in the Coverage Summary. And, if *your* travel arrangements change, please be sure to let *us* know so we can make any necessary updates to *your policy*.

This *policy* has been issued based on the information *you* provided at the time of purchase. We will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. You will also notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your policy consists of two parts:

1. The Certificate of Insurance document,
2. This General Conditions document, which describes the coverages (including the Coverage Summary, which provides the particular list of coverages and benefits covered), main provisions, and conditions that govern this *policy*.

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

CANCELLATION RIGHTS

If *your* cover does not meet *your* requirements, please notify *us* within 14 days of receiving *your* policy schedule and return all *your* documents for a refund of *your* premium.

You can contact *us* by calling +353 1 637 3670 or emailing contract.awpeurope@allianz.com.

If during this 14 day period *you* have travelled, made a claim or intend to make a claim then we can recover all costs that *you* have used for those services.

Please note that *your* cancellation rights are no longer valid after this initial 14 day period.

COMPLAINTS

We aim to provide *you* with a first class *policy* and service. However, there may be times when *you* feel we have not done so. If this is the case, please tell *us* about it so that we can do *our* best to solve the problem. If *you* make a complaint *your* legal rights will not be affected.

In the first instance, please contact *us* as follows:

Telephone: +353 1 637 3670

Email: claims.awpeurope@allianz.com

Please supply *us* with *your* name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help *us* to deal with *your* complaint, in the shortest possible time.

If *you* are not satisfied with *our* final response *you* can refer the matter to the Financial Services and Pensions Ombudsman for independent arbitration.

Visit www.fspo.ie write to Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29 call +353 1 567 7000 or email info@fspo.ie

POLICY EXCESS

Under some sections of *your* *policy*, *you* will have to pay an excess. This means that *you* will be responsible for paying the first part of the claim for each person insured, for each section, for each claim incident. The amount *you* have to pay is the excess.

INSURANCE COMPENSATION FUND

The Insurer is a member of the Insurance Compensation Fund, which was formed under the Insurance Act 1964 (as amended). *You* may be entitled to compensation from this scheme, if the Insurer cannot provide the services *you* have paid for.

GOVERNING LAW

Unless agreed otherwise, Irish law will apply and all communications and documentation in relation to this *policy* will be in English. In the event of a dispute concerning this *policy* the Irish courts shall have exclusive jurisdiction.

THIRD PARTY RIGHTS

This contract of insurance is intended solely for the benefit of *you* and *us*. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

STAMP DUTY

The insurer has paid or will pay the appropriate Stamp Duty in accordance with the provisions of Section 5 Stamp Duties Consolidation Act 1999.

INSURANCE ACT 1936

All monies which may become due or payable by *us* shall be payable in Ireland.

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DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

<i>Accident</i>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<i>Accommodation</i>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<i>Act of war</i>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<i>Adoption proceeding</i>	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<i>Baggage</i>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<i>Civil disorder</i>	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, <i>vandalism</i> , lawlessness, disobedience, or obstruction of free access or movement in public areas. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , or <i>war</i> .
<i>Climbing sports</i>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<i>Cohabitant</i>	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<i>Computer System</i>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<i>Covered reasons</i>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<i>Cyber Risk</i>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> 1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
<i>Departure date</i>	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your</i> travel itinerary.

Doctor	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .
Epidemic	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Family member	Your: <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers;
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i> . It must: <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organized departments of medicine and major surgery; and 3. Be licensed where required.
Identification document	A national identity card, residence permit, driving license, registration certificate, passport, boat license, fishing and hunting license. For natural persons acting as individual entrepreneurs and in the context of their professional activity, registration certificates for vehicles for professional use.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.

Key	Keys, including remote controls, to <i>your</i> primary and secondary home(s), vehicles, and bank safety deposit boxes. Keys to <i>your</i> business premises, business vehicles, and business safes, when <i>you</i> are acting in your professional capacity.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>traveling companion</i> less than 150 kilometers.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>traveling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for <i>your</i> illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An epidemic that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Permanent Disability	Definitive total or partial loss of a person's functional capability expressed as a percentage by reference to the "industrial accident" scale and established by a medical expert.
Policy	This travel insurance contract. The <i>policy</i> includes this General Conditions document and the Certificate of Insurance document.
Political risk	Any one or more of the following: <ul style="list-style-type: none"> • Any event, organized resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or organized political or ruling group; • Nationalization; • Confiscation; • Expropriation; • Deprivation; • Requisition; • Revolution; • Rebellion; • Insurrection; • Uprising;

- Military and usurped power.

Primary residence	Your permanent, fixed home address for legal and tax purposes.
Pre-existing medical condition	<p>An <i>injury</i>, illness, or medical condition that, within the 180 days prior to and including the purchase date of this <i>policy</i>:</p> <ol style="list-style-type: none"> 1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>; 2. Presented symptoms; or 3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed). <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>For example, a sprained knee <i>you</i> have had treated in the 180 days prior to and including the purchase date of <i>your policy</i> will be considered a <i>pre-existing medical condition</i>. If <i>you</i> later have to cancel <i>your trip</i> because, for instance, the sprained knee now requires surgery, or because <i>your</i> recovery is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a <i>pre-existing medical condition</i>.</p>
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>traveling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Return Date	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of

	an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of your country of residence and is committed for political, religious, ethnic, ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include <i>political risk</i> .
Traffic Accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
Traveling companion	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> , which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It must be booked with the <i>travel supplier</i> , from which <i>you</i> purchased this <i>policy</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 31 days.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or <i>vandalism</i> (except where <i>vandalism</i> is a part or a result of a cause of loss excluded under this <i>policy</i>) has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or <i>accommodations</i> inaccessible or unfit for use.
Vandalism	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property.
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events

	directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
We, Us, or Our	AWP P&C S.A. – Dutch Branch, trading as Allianz Partners.
You or Your	All persons listed as insureds in the certificate of insurance.

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept your request for insurance. Your *policy's* coverage effective date and coverage end date are indicated in your certificate of insurance. The *policy* is effective on the day we receive the order and you pay the full premium. The order must be received and the full premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while your *policy* is in effect.

Except for one-way and same-day return *trips*, the *departure date* and return date that you provided at time of purchase are counted as two separate days of travel when we calculate the duration of your *trip*.

Your *policy* ends on the coverage end date listed in your certificate of insurance. However, there are situations where your *policy* may end on a different date. If your *policy* was purchased with a one-way booking, your coverage end date will be the *return date* (not to exceed 31 days from the *departure date* shown on your travel documents).

Additionally, your *policy* will end on the earliest of:

1. At 23:59 on the day you cancel your *policy*;
2. At 23:59 on the day you file a trip cancellation claim with us;
3. At 23:59 on the day you end your *trip*, if you end your *trip* early;
4. At 23:59 on the day you arrive at a medical facility for further care if you end your *trip* due to a medical reason; or
5. At 23:59 on the 31th day of the *trip*.

However, if your return travel is delayed due to a reason covered under this *policy*, we will extend your coverage period until the earlier of when you are able to return to your point of origin or *primary residence*, or until you arrive at a medical facility for further care following a medical repatriation or *trip* interruption.

Please note that this *policy* applies for a specific *trip* and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages which are included in *your policy*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

A. TRIP CANCELLATION COVERAGE

If *your trip* is canceled or rescheduled for a *covered reason* listed below, we will reimburse *you* for *your* non-refundable *trip* payments, deposits, cancellation fees, and change fees (less available *refunds*), up to the maximum benefit for Trip Cancellation coverage listed in *your* Coverage Summary. Please note that this coverage only applies before *you* have left for *your trip*.

Also, if *you* prepaid for shared *accommodations* and *your traveling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees *you* are required to pay.

IMPORTANT: *You* must notify all of *your travel suppliers* within 72 hours of discovering that *you* will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 72-hour period, *you* must notify them as soon as *you* are able.

Covered reasons:

1. *You* or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. A *doctor* advises *you* or a *traveling companion* to cancel *your trip* before *you* cancel it.

2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.

3. *You*, a *traveling companion*, *family member*, or *your service animal* dies on or after *your policy's* coverage effective date and before *your trip*.

4. *You* or a *traveling companion* is *quarantined* before *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic*; or
- b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

5. *You or a traveling companion is in a traffic accident on the departure date.*

One of the following conditions must apply:

- a. *You or a traveling companion need medical attention; or*
- b. *Your or a traveling companion's vehicle needs to be repaired because it is not safe to operate.*

6. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:

- a. *The attendance is not in the course of your occupation (for example, if you are attending in your capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).*

7. *Your primary residence becomes uninhabitable.*

8. *You or a traveling companion is terminated or laid off by a current employer after your policy's purchase date.*

The following conditions apply:

- a. *The termination or layoff is not your or your traveling companion's fault;*
- b. *The employment must have been permanent (not temporary or contract); and*
- c. *The employment must have been for at least 12 continuous months.*

9. *You or a traveling companion secures new permanent, paid employment, after your policy's purchase date, that requires presence at work during the originally scheduled trip dates.*

10. *Your or a traveling companion's primary residence is permanently relocated by at least 150 kilometers due to a transfer by your or a traveling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*

11. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*

12. *You or a traveling companion receive a legal notice to attend an adoption proceeding during your trip.*

13. *You, a traveling companion, or a family member serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.*

14. *You or a traveling companion is medically unable to receive an immunization required for entry into a destination.*

15. *Your or traveling companion's travel documents required for the trip are stolen*

The following condition applies:

You must make diligent efforts and provide documentation of your efforts to obtain replacement documents through appropriate authorities that would allow you to keep the originally scheduled trip dates

B. TRIP INTERRUPTION COVERAGE

Early/Delayed Return

If *you* have to return earlier or later than *your* original *return date* due to one or more of the *covered reasons* listed below, we will reimburse *you* for, less available *refunds*, a *travel carrier* ticket(s) for *your* return travel to *your primary residence* in the same class of service that *you* originally booked, up to the maximum benefit for early/delayed return coverage listed in *your* Coverage Summary.

NOTE: We will not pay or reimburse *you* for a *travel carrier* ticket(s) for *your* return travel to *your primary residence* under early/delayed return coverage if we have reimbursed *you* for the unused non-refundable portion of *your* original return ticket under trip curtailment coverage.

Trip Continuation

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below, we will:

- i. pay or reimburse *you* for, less available *refunds*, the necessary transportation expenses *you* incur to continue *your trip*, up to the maximum benefit for trip continuation coverage listed in *your* Coverage Summary;
- ii. reimburse *you* for additional *accommodation* fees *you* are required to pay, less available *refunds*, up to the maximum benefit for trip continuation coverage listed in *your* Coverage Summary, if *you* prepaid for shared *accommodations* and *your traveling companion* has to end their *trip*.

Extended Stay

If *you* have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes *you* to stay at *your destination* (or the location of the interruption) longer than originally planned, we will reimburse *you*, less available *refunds*, up to the maximum benefit for extended stay coverage listed in *your* Coverage Summary, for additional *accommodation* and *local public transportation* expenses.

Covered reasons:

1. *You* or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. A *doctor* must either examine or consult with *you* or the *traveling companion* before *you* make a decision to interrupt the *trip*.
2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or a *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.
3. *You*, a *traveling companion*, *family member*, or *your service animal* dies during *your trip*.
4. *You* or a *traveling companion* is *quarantined* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:

- i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.
- 5. *You or a traveling companion is in a traffic accident.*

One of the following conditions must apply:

- a. *You or a traveling companion* needs medical attention; or
 - b. The vehicle needs to be repaired because it is not safe to operate.
- 6. *You are legally required to attend a legal proceeding during your trip.*

The following condition applies:
The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
- 7. *Your primary residence becomes uninhabitable.*
- 8. *You or a travelling companion serving as a first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
- 9. *You or a traveling companion* is a traveler on a hijacked aircraft, train, vehicle, or vessel.
- 10. *You, a traveling companion, or a family member* serving in the armed forces is reassigned or has personal leave status changed, except because of *war* or disciplinary action.
- 11. *You miss at least 50% of the length of your trip* due to one of the following:
 - A. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your* departure date);
 - B. A strike, unless threatened or announced prior to the purchase of *your policy*;
 - C. A *natural disaster*;
 - D. Roads are closed or impassable due to *severe weather*;
 - E. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
 - i. *You* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities
 - F. *Civil disorder*, unless it rises to the level of *political risk*.
- 12. A *travel carrier* denies *you* or a *traveling companion* boarding based on a suspicion that *you* or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

C. TRAVEL DELAY COVERAGE

If *your* or a *traveling companion's trip* is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage Summary for Travel Delay:

- i. *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary, as follows:
 - If *you* provide receipts, the With Receipts Daily Limit applies; or
 - If *you* do not provide receipts, the No Receipts Daily Limit applies.
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, necessary transportation expenses to either help *you* rejoin *your* cruise/tour or reach *your* destination.
- iii. If the delay causes *you* to miss the departure of *your* flight or train due to a *local public transportation* delay on *your* way to the departure airport or train station, necessary transportation expenses to either help *you* reach *your* destination or return home.

NOTE: We will not reimburse *you* for any expenses that are *your travel carrier's* or *travel supplier's* responsibility.

The delay must be for at least the Minimum Required Delay listed in *your* Coverage Summary and due to one of the following *covered reasons*:

1. A *travel carrier* delay (this does not include a *travel carrier's* cancellation prior to *your departure date*);
2. A strike, unless threatened or announced prior to the purchase of *your policy*;
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, except when it is a *terrorist event*;
7. *Civil disorder*, unless it rises to the level of *political risk*; or
8. A *traffic accident*.
9. A *travel carrier* denies *you* or a *traveling companion* boarding based on a suspicion that *you* or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

D. BAGGAGE COVERAGE

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for baggage coverage in *your* Coverage Summary:

- i. Cost to repair the damaged *baggage*; or

- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. You have taken necessary steps to keep *your baggage* safe and intact and to recover it;
- b. You have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator within 24 hours of discovery of the loss;
- c. You must file and retain a copy of a police report in case of theft of any one or more *high-value items*;
- d. You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. **For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item;** and
- e. You must report theft or loss of a cellular device to *your* network provider and request to block the device.

The following items are not covered:

- 1. Animals, including remains of animals;
- 2. Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;
- 3. Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);
- 4. Hearing aids, prescription eyewear, and contact lenses;
- 5. Artificial teeth, prosthetics, and orthopedic devices;
- 6. Wheelchairs and other mobility devices;
- 7. Consumables, medicines, medical equipment/supplies, and perishables;
- 8. Tickets, passports, deeds, blueprints, stamps, and other documents;
- 9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion, and keys;
- 10. Rugs and carpets;
- 11. Antiques and art objects;
- 12. Fragile or brittle items;
- 13. Firearms and other weapons, including ammunition;
- 14. Intangible property, including software and electronic data;
- 15. Property for business or trade;
- 16. Property *you* do not own;
- 17. *High value items* stolen from a car, locked or unlocked;
- 18. *Baggage* while it is:
 - a. Shipped, unless with *your travel carrier*;
 - b. In or on a car trailer;
 - c. Unattended in an unlocked motor vehicle; or
 - d. Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside;
- 19. *Baggage* that is misplaced, forgotten, or lost while in *your* possession.

E. BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for baggage delay.

The following conditions apply:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under baggage delay in *your* Coverage Summary.
- b. If *you* do not provide receipts, the maximum amount payable is the No Receipts Limit listed in *your* Coverage Summary. Only available for *your* outbound travel (not *your* return travel).

F. EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD

If *you* receive emergency medical or dental care while *you* are on *your trip* abroad for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which *you* are responsible, up to the maximum benefit listed for emergency medical/dental coverage in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip abroad*, *you* have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your* return home (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
2. While on *your trip abroad*, *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If *you* need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of *your* emergency medical/dental coverage.

IMPORTANT: Please note that this is secondary coverage. If *you* have health insurance, *you* must submit *your* claim to that provider first. If *you* do not have health insurance or it is known that *your* health insurance does not provide coverage in the geographical area where *your* medical emergency is treated, please submit *your* claim directly to *us*. Any payment *you* receive from any other insurance provider or any other entity will be deducted from *your* claim.

The following conditions and exclusions apply:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, dentist, *hospital*, or other provider authorized to practice medicine or dentistry.
- b. This coverage will not pay for any care provided after *your* coverage ends.
- c. This coverage will not pay for any care for any illness, *injury*, or medical condition that did not originate during *your trip* abroad.
- d. This coverage will not pay for any non-emergency care or services in general and the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless the allergic reaction is life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize *you*);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.

G. EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency

transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. Our medical team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. You or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;
- c. You must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Medical Repatriation (Getting you home after you receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, we will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.
2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special *accommodations* must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. You or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- c. All decisions about *your* repatriation must be made by medical professionals licensed in the countries where they practice;
- d. You must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and we reserve the right to not provide coverage;
- e. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Transport to Bedside (Bringing a friend or your family member to you)

If you are told by the treating *doctor* during your *trip* that you will be *hospitalized* (including being *hospitalized* due to an *epidemic* or *pandemic* disease such as COVID-19) for more than 7 days during your *trip* or that your condition is immediately life-threatening, we will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with you.

We will, also, pay for this friend's or your *family member's* accommodation expenses during the stay, up to the maximum benefit listed in your Coverage Summary.

The following condition applies:

You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

Return of Dependents (Getting minors and dependents home)

If you die or are told by the treating *doctor* during your *trip* that you will be *hospitalized* (including being *hospitalized* due to an *epidemic* or *pandemic* disease such as COVID-19) for more than 24 hours during your *trip*, we will arrange and pay to transport your *traveling companions* who are under the age of 18, or are dependents requiring your full-time supervision and care to one of the following:

1. Your *primary residence*; or
2. A location of your choice in your country of residence.

We will arrange and pay for an adult *family member* to accompany your *traveling companions* who are under the age of 18 or are dependents requiring your full-time supervision and care, if we determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while you are *hospitalized*, or if you die, and if you do not have an adult *family member* traveling with you that is capable of caring for the *travelling companions* under the age of 18 or dependents.
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport your remains to one of the following:

1. A funeral home near your *primary residence*; or
2. A funeral home located in your country of residence.

The following conditions apply:

- a. Someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements; and
- b. The death must occur while on your *trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for you at the location of your death, we will reimburse the necessary expenses up to the amount it would have cost us to transport your remains to a funeral home near your *primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for Search and Rescue Coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

H. TRAVEL LIABILITY COVERAGE

We will pay you up to the amount listed on your Coverage Summary if *you*, people in *your* care, or animals in *your* care accidentally injure someone or damage someone else's property outside of *your* country of residence during *your trip* and you are legally liable for pecuniary or non-pecuniary damages.

You are not covered for:

1. Monetary penalties and fines, which do not constitute the direct bodily *injury* or property damage reparation.
2. Any costs resulting from you admitting liability for something you did not do.
3. Liability arising from any of the following:
 - a. Death or injury of people who work for *you*, a travelling companion, or a relative;
 - b. Loss of or damage to property, including temporary holiday accommodation, that is owned by *you*, a *travelling companion*, a relative, or someone who works for *you*;
 - c. *Your* business, trade, profession, job, or any other activity *you* do for financial benefit;
 - d. *Your* involvement in manual work of any kind; or
 - e. *You* owning, using or having control of:
 - i. firearms (except sporting guns used in a controlled environment and suitably supervised - for example, clay pigeon shooting);
 - ii. motorized or mechanical vehicles and any trailers attached to them;
 - iii. aircraft; or
 - iv. motorized watercraft or sailing vessels.

The following conditions apply:

1. If *you* are using a motorized or mechanical vehicle while on *your trip*, *you* must make sure that *you* get the necessary insurance, as this is not covered under this policy.
2. *You* or your personal representatives must tell us as soon as *you* or *your* personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.
3. *You* must not negotiate, pay, settle, admit or deny any liability to anyone else, without first getting our written permission.
4. In the event of legal proceedings against *you*, *you* must authorize us to:
 - a. manage the case and exercise any and all methods of recourse in civil liability cases; or
 - b. associate ourselves with *your* defense and exercise any and all methods of recourse for civil interests in criminal liability cases.
5. If *your trip* is an organized boating or sailing holiday, *you* will only be covered for loss or damage that happens when the boat is not moving.

IMPORTANT:

- This cover only applies to travel to countries where you have not taken out third party civil liability insurance from another insurance provider.
- We have the right to recover, unless prohibited by law, any amount *you* receive from us in case *your* claim is not covered, or if the amount exceeds the total amount of *your* covered loss.

I. TRAVEL ACCIDENT COVERAGE

If you have an accident during *your trip* that causes physical bodily *injury* to you, we will pay you or your beneficiaries up to the amount shown in the Coverage Summary if the accident results in one of the following:

1. Your death within one year of the accident; or
2. Your permanent disability within three months after the accident.

IMPORTANT:

- a. Compensation under this cover will not be paid to beneficiaries who either caused the *accident* or are convicted in court for *your murder* or for causing *your permanent disability*.

In addition to the general program exclusions that apply to all covers, this policy will not provide coverage for accidents directly or indirectly caused by the following:

1. Operating motorcycles with 125 cm³ or bigger engine displacement;
2. Performing manual labour as a part of your occupation; or
3. Participation in military exercises.

J. IDENTIFICATION DOCUMENT, KEY PROTECTION COVERAGE

A. Identification Document

If your *identification document* is lost, stolen or damaged during *your trip*, we will reimburse you for the cost, including shipping fees, to replace this *identification document*, up to the maximum benefit shown in your Coverage Summary for *identification document* coverage.

The following condition applies:

The *identification document's* expiration date may not be sooner than 6 months after the event triggering your claim under this coverage

B. Key Coverage

If your *key* is lost, stolen or locked inside during *your trip*, we will reimburse you for the cost, including the locksmith's travel expense, to replace this *key* and, if necessary, the associated lock, up to the maximum benefit shown in your Coverage Summary for *key* coverage.

K. PERSONAL MONEY PROTECTION

If you withdraw money (metallic money or banknotes) from an ATM (automatic teller machine) during *your trip* and it is stolen from you or accidentally lost by you, while being carried by you or left in a locked safety deposit box, we will reimburse you for the lost money, up to the maximum benefit shown in your Coverage Summary for personal money protection.

The following conditions apply:

- a. In case of theft, you must provide proof of the incident (witness statement, police report, etc.);
- b. The incident must have occurred within four hours following the withdrawal of cash from an ATM.

NOTE: Reimbursement is limited to the amount of money withdrawn from the ATM

L. FUNERAL ASSISTANCE

A. Identification of Remains

In the event of *your* death during *your trip*, we will arrange and pay, up to the maximum benefit shown in *your* Coverage Summary for identification of remains, for the following:

- transportation and accommodations of one *family member*, if no adult *family members accompanied you* on your trip, to travel to the location of *your* death to identify the remains and coordinate the repatriation of the body; or
- transportation home and extra accommodations of a *family member* who was on the *trip* with *you* and stayed at the location of *your* death longer to coordinate and accompany the repatriation of the body.

NOTE: Transportation will be arranged on airlines (economy class), trains (first class), public transportation, or taxi.

B. Funeral Assistance for Family

In the event of *your* death during *your trip*, we can arrange and pay for transportation of *your family members* to the place of *your* burial or cremation in *your* country of residence, up to the maximum benefit shown in *your* Coverage Summary for funeral assistance for family.

NOTE: Transportation will be arranged on airlines (economy class), trains (first class), public transportation, or taxi.

This policy does not provide coverage for any loss that results directly or indirectly from any of the following:

- expenses incurred without *our* prior agreement;
- expenses that cannot be justified with supporting documents;
- exposure to nerve agents or persistent neurotoxic effects, which are subject to quarantine or preventative measures or specific surveillance or recommendations from international health authorities or local health authorities in the country where *you* are staying;
- loss of autonomy prior to the effective date of the contract;
- damage resulting from aesthetic care (including cosmetic surgery).

M. TRAVEL SERVICES DURING YOUR TRIP

If *you* need travel services during *your trip*, we are available 24 hours a day. With *our* global reach and multi-lingual staff, we are here to help *you*.

Finding a Doctor or Medical Facility

If *you* need care from a *doctor* or medical facility while *you* are traveling, we can assist *you* in finding one.

Monitoring Your Care

If *you* are *hospitalized*, *our* medical staff will stay in contact with *you* and the *doctor* caring for *you*.

Lost Travel Documents Assistance

If *your* passport or other travel documents are lost or stolen, we can assist *you* in getting *your* documents replaced and can help *you* change *your* travel arrangements as required.

Emergency Language Translation

We can assist *you* with translation services in the event *you* need help in a foreign country.

Emergency Cash Assistance

If *your* travel is delayed or interrupted and *you* need extra money to pay for unexpected expenses, we can assist in arranging the transfer of funds from *your* family or friends.

Legal Referrals

We can help *you* find local legal advice if *you* need it while *you* are traveling.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

If *you* have traveled against an order or advice against travel issued by *your* home country’s or *trip* destination’s government or local authority, this *policy* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *traveling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your* intentional self-harm or if *you* attempt or commit suicide;
4. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
5. Fertility treatments or elective abortion;
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
7. Acts committed with the intent to cause loss;
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
9. Participating in or training for any professional or semi-professional sporting competition;
10. Participating in or training for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions and tournaments organized by hotels, resorts, or cruise lines to entertain their guests.
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. *Any high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 20 meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when *you*, a *traveling companion*, a *family member*, or *your service animal* is the victim of such act;
13. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in and covered under Trip Cancellation Coverage, Trip Interruption Coverage, Travel Delay Coverage, or Emergency Medical/Dental Coverage;
14. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under Trip Cancellation Coverage, or Trip Interruption Coverage, or Travel Delay Coverage;

15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
16. Nuclear reaction, radiation, or radioactive contamination;
17. *War* or acts of *war*;
18. Military duty, except when and to the extent that *military duty* is expressly referenced and covered under trip cancellation coverage or trip interruption coverage;
19. *Political risk*;
20. *Cyber risk*;
21. *Civil disorder*, except when and to the extent that *civil disorder* is expressly referenced in and covered under trip interruption coverage or travel delay coverage;
22. *Terrorist events*, except when and to the extent that *terrorist events* are expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, or travel delay coverage. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage.
23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when and to the extent that an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
24. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
25. A *travel supplier's* restrictions on any *baggage*, including medical supplies or equipment;
26. Ordinary wear and tear or defective materials or workmanship;
27. An act of gross negligence by *you* or a *traveling companion*; or

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s);
2. The Departure Date and Return Date as shown on the Coverage Summary do not match *your trip's* actual *departure date* and *return date* (does not apply to insurance purchased with a one-way booking); or
3. *You* intend to receive health care or medical treatment of any kind while on *your* trip.

CLAIMS INFORMATION

To make a claim, please visit the website at www.allianz-protection.com. This will lead you to our online claims notification service where you can fill in an online claim form.

You can also get a claim form by:

- phoning: +353 1 637 3670 or
- sending an email to: claims.awpeurope@allianz.com;

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. To process your claim promptly, you should provide us with complete details and documents about the incident and any other supporting document related to your claim. Please keep copies of all the information you send us.

You will need to obtain some information to support your claim. Below is a list of actions you will need to take and documents we will need in order to deal with your claim. Further information and/or evidence may be required by us after your claim has been submitted. If this is the case, we will inform you as quickly as possible.

For all claims

- Your original *trip* booking invoice(s), and travel documents including the return ticket showing the dates and times of travel as well as your name visible on the documents.
- Original receipts or proof of purchase and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices issued in your name.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence, e.g. pictures, videos, written statements or any other documents, as possible to support your claim.

Trip Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or *injury* a medical certificate will need to be completed by the treating *doctor*. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide independent evidence of these circumstances.

Trip Interruption

- Your original booking invoice(s) showing your revised time and *date of departure* and detailing whether any *refunds* can be provided.
- For claims relating to illness or *injury* a medical certificate will need to be completed by the treating *doctor*. A copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide independent evidence of these circumstances.

Travel Delay

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.
- Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or *accident* / breakdown authority attending the private vehicle you were travelling in.

- If *your* claim results from any other circumstances, please provide independent evidence of these circumstances.

Baggage

- Report the theft to the police within 24 hours of discovery and ask them for a written police report.
- If applicable, *you* should also report the theft, damage or loss to *your travel carrier*, tour operator, handling agent or *accommodation* manager and ask for a written report.
- For delays losses and damage whilst in the care of a *travel carrier*, report this as soon as possible and obtain a written report from them. For airlines specifically, *you* must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. *You* then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged *baggage*.
- Keep any damaged items as we may need to inspect them. If we make a payment or we replace an item, the item will then belong to *us*.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with *your* network provider and obtain written confirmation of this action from them.

Baggage Delay

- Report the loss to the *travel carrier* and obtain a written report from them. For airlines, *you* must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. *You* then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase for essential replacement items.

Emergency Medical/Dental Benefits Abroad and Emergency Transportation

- Always contact *our* 24-hour emergency medical service when *you* are *hospitalised*, require repatriation or where medical fees are likely to exceed €1500.
- Medical evidence from the treating *doctor* to confirm the illness or *injury* and treatment given, including *hospital* admission and discharge dates, if this applies.

Personal Liability

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Travel Accident

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Medical certificate initially indicating the nature and probable consequences of the injuries,
- Take all measures to limit the consequences of the accident.

Identification document, Key protection

- Report the theft to the police and ask them for a written police report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen your Key.

Personal money protection

- Report the theft to the police and ask them for a written police report.
- If your claim results from any other circumstances, please provide independent evidence of these circumstances.

GENERAL PROVISIONS AND CONDITIONS

The following conditions apply to the whole of *your policy*. Please read these carefully as we can only pay *your claim* if *you* meet these:

1. *You* are a resident of the Republic of Ireland.
2. *You* take reasonable care to protect *yourself* and *your* property against *accident, injury*, loss and damage and act as if *you* are not insured and to minimise any potential claim.
3. *You* have a valid *policy* schedule.
4. *You* accept that we will not extend the period of insurance if the original *policy* plus any extensions have either ended, been in force for longer than 31 days or *you* know *you* will be making a claim.
5. *You* contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Complaints' for more information.
6. *You* accept that no alterations can be made to the terms and conditions of the *policy*, unless we confirm them in writing to *you*.

We have the right to do the following:

1. Cancel the *policy* if *you* tell us something that is not true, which influences *our* decision as to whether cover can be offered or not.
2. Cancel the *policy* if it has been issued after we have previously informed *you* that we do not want to insure *you* any more. In these instances we will *refund* any premium paid by *you*.
3. Cancel the *policy* and make no payment if *you*, or anyone acting for *you*, make a claim under this *policy* knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if *you* give any false declaration or deliberate mis-statement when applying for this insurance or supporting *your* claim. We may in these instances report the matter to the Gardai.
4. Only cover *you* for the whole of *your* journey and not issue a *policy* if *you* have started *your* journey.
5. Take over and deal with, in *your* name, any claim *you* make under this *policy*.
6. Take legal action in *your* name (but at *our* expense) and ask *you* to give us details and fill in any forms (including Department of Social and Family Affairs forms), which will help us to recover any payment we have made under this *policy*.
7. With *your* or *your* Personal Representative's permission, get information from *your* medical records to help us or *our* representatives deal with any claim. This could include a request for *you* to be medically examined or for a postmortem to be carried out in the event of *your* death. We will not give personal information about *you* to any other organisation without *your* specific agreement.
8. Send *you* home at any time during *your* journey if *you* are taken ill or *injured*. We will only do this if the *doctor* treating *you* and *our* medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
9. Not accept liability for costs incurred for repatriation or treatment if *you* refuse to follow advice from the treating *doctor* and *our* medical advisers.
10. Only *refund* or transfer *your* premium if *you* decide that the *policy* does not meet *your* needs and *you* have contacted us within 14 days from the date *you* receive *your policy* and *policy* schedule. We can recover, from *you*, all costs that *you* have used if *you* have travelled or made a claim or intend to make a claim.
11. Not to pay any claim on this *policy* for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts *you* can get back from private health insurance, any reciprocal health agreements, transport or *accommodation* provider, home contents insurer or any other claim amount recovered by *you*. In these circumstances we will only pay *our* share of the claim.

12. If we do compensate *you* for damage or pay costs up front at *your* request, *you* assign *your* right to compensation under another insurance *policy*, public scheme or any legal obligation arising from a law or regulation to *us*.
13. If *you* cancel or cut short *your* journey for any reason other than those specified in this *policy*, all cover provided on *your* single *trip policy* will be cancelled without refunding *your* premium.
14. Ask *you* to pay *us* back any amounts that we have paid to *you* which are not covered by this *policy*.

PRIVACY NOTICE

We care about *your* personal data

AWP P&C S.A. Dutch Branch trading as Allianz Partners ("*we*", "*us*" "*our*"), is the **Dutch** branch of **AWP P&C SA**, a French Insurance company which has its registered offices in Saint-Ouen-sur-Seine, France and is part of Allianz Partners Group. AWP P & C SA- Dutch Branch is registered at the Netherlands Authority for the Financial Markets (AFM) and is authorized under French law by 'L'Autorité de Contrôle Prudentiel et de Résolution' (ACPR) in France to provide insurance products and services on a cross-border basis.

Protecting *your* privacy is a top priority for *us*. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data, either in paper or electronic files.

AWP P&C S.A. Dutch Branch is the Data Controller as defined by relevant data protection laws and regulations, in regard to the personal data that we request and collect from *you* for the purposes detailed in this privacy notice.

2. What personal data will be collected?

We will (or may) collect and process various types of personal data about *you*, other persons and third parties affected by a covered event such as:

Personal Information of the policyholder:

- Surname, first name
- Gender
- Identification document number (identity card number, passport number, government ID, driver's licence) and expiry dates
- Age/Date of birth
- Address
- Contact details (email address, phone number)
- Language
- Residency
- Nationality
- IP address
- Bank / Credit card and bank account details

Personal details of the Insured Persons:

- Surname, First name
- Identification Document number (e.g Identity card number, passport number, government ID, driver's licence) and expiry dates
- Age/Date of birth

Depending on the claim submitted, we may also collect and process additional personal data including, sensitive personal data about *you*, other persons and third parties affected by covered events, such as:

- Medical conditions (physical and/or psychological)

- Medical history and reports
- Medical *claims* history
- Documentation justifying sick leaves and duration
- Death Certificates
- Details of the claim (e.g. travel booking details or references, details of expenses, visa details, etc.)
- Phone number and contact details if not provided previously
- Details of a third person to contact with in case of emergency
- Occupation
- Previous and/or current employment or business activities
- Location data
- Signature
- Voice
- Family details (e.g. marital status, dependants, spouse, partner, relatives,...)
- IP address of the claimant if the claim is submitted by *our* available portals / apps
- Criminal convictions and offences (e.g.in case of requiring legal assistance)
- Results of criminal checks relating to prevention of fraud and/or terrorist activities
- Bank account details
- Tax code

By purchasing this insurance policy, *you* commit to give the information contained in this Privacy Notice to any third party whose personal information *you* may provide to *us* (e.g. other insured persons, beneficiaries, third parties involved in the claim, third party persons to contact in case of emergency, etc), and *you* accept not to provide that information otherwise.

3. How will we obtain and use *your* personal data?

We will collect and use the personal data that *you* provide to *us* and that we receive about *you* (as explained below) for a number of purposes and with *your* express consent unless applicable laws and regulations do not require *us* to obtain *your* express consent, as shown below:

Purpose	Is <i>your</i> express consent required?
<ul style="list-style-type: none"> • Insurance contract quotation and underwriting 	<ul style="list-style-type: none"> • No, to the extent these processing activities are necessary to perform the insurance contract to which <i>you</i> are a party to and to take the necessary steps previous to enter in this contract
<ul style="list-style-type: none"> • Insurance contract administration (e.g., claims handling, handling of complaints, necessary investigations and assessments in order to determine the existence of the covered event and the amount of the compensations to be paid, or the kind of assistance to be provided, etc) 	<ul style="list-style-type: none"> • We will request <i>your</i> express consent on the occasion of claims requiring necessarily the processing of the following categories of data: racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data, health, sex life or sexual orientation, criminal convictions or offences <p>However, we will be entitled to process this data without consent if (1) there is a vital interest of the owner of the data or any other</p>

	<p>natural person, and (2) if the owner of the data is not physically or legally capable to give the consent (e.g. emergency situations)</p> <ul style="list-style-type: none"> If the handling of the claim does not require the processing of those categories of data, we will not be required to collect <i>your</i> consent, to the extent that they are necessary to comply the obligations we undertake in the insurance contract.
<ul style="list-style-type: none"> To conduct quality surveys about the services provided, with the purpose to assess <i>your</i> level of satisfaction and to improve them. 	<ul style="list-style-type: none"> We have a legitimate interest to contact <i>you</i> after handling a claim or after providing assistance to ensure we have complied with <i>our</i> obligations under the contract in a satisfying way for <i>you</i>. However, <i>you</i> have the right to object by contacting <i>us</i> as explained in section 9 below.
<ul style="list-style-type: none"> To perform statistical and quality analysis on the basis of aggregated data, as well as claims rate. 	<ul style="list-style-type: none"> If we carry out any of these processing activities, we will do so by aggregating and anonymizing data. As a result, the data is not considered "personal" data anymore and <i>your</i> consent is not required.
<ul style="list-style-type: none"> To meet any legal obligations (e.g. those arisen from laws on civil, commercial and insurance contracts and insurance business activities, regulations on tax, accounting and administrative obligations, to prevent money laundering or for the purposes of sanction screening i.e. to check whether <i>you</i>, <i>your</i> country or <i>your</i> sector are subject to sanctions impeding or restricting <i>us</i> to make payments if relevant). 	<ul style="list-style-type: none"> No, to the extent these processing activities are expressly and legally authorized.
<ul style="list-style-type: none"> Fraud prevention and detection, including, when appropriate, for example, comparison of <i>your</i> information with previous service requests and/or previous claims, or checking of common claims filing systems. 	<ul style="list-style-type: none"> No, it is understood that the detection and prevention of fraud is a legitimate interest of the Data Controller and therefore we are entitled to process <i>your</i> data for this purpose without collecting <i>your</i> consent.
<ul style="list-style-type: none"> Audit purposes, to comply with legal obligations or internal policies 	<ul style="list-style-type: none"> We can process <i>your</i> data in the framework of internal or external audits either required by law, or by internal policies. We won't request <i>your</i> consent for these processing to the extent that they are legitimated by the applicable regulations or <i>our</i> legitimate interest. However, we will

	<p>ensure that only the strictly necessary personal data are used, and treated with absolute confidentiality.</p> <p>Internal Audits are usually conducted by <i>our</i> holding company, Allianz Partners SAS (7 Rue Dora Maar, 93400 Saint-Ouen-sur-Seine, France)</p>
<ul style="list-style-type: none"> To administer debt recoveries (e.g. to claim the payment of the premium, to claim third parties liabilities, to distribute the compensation amount between different insurance companies covering the same risk) 	<ul style="list-style-type: none"> No when the processing of <i>your</i> data, even special categories of personal information (racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data, health, sex life or sexual orientation, criminal convictions or offences) may be necessary for the establishment, exercise or defence of legal claims, which is also <i>our</i> legitimate interest.
<ul style="list-style-type: none"> To inform <i>you</i>, or permit Allianz Group companies and selected third parties to inform <i>you</i>, about products and services we feel may interest <i>you</i> in accordance with <i>your</i> marketing preferences, <i>You</i> can change these at any time by the links we will make available in every communication to unsubscribe, by means of the options in <i>your</i> client portal, where available, or by contacting <i>us</i> as specified in section 9 below. 	<ul style="list-style-type: none"> We will process <i>your</i> personal information for these purposes only if authorized by law (and within the limitations and by complying the requirements of those legal authorizations) or by collecting <i>your</i> express consent after providing <i>you</i> information about criteria we use to make the profiles and the impact/consequence and benefits of such profiling for <i>you</i>.
<ul style="list-style-type: none"> To personalize <i>your</i> experience on <i>our</i> websites and portals (by presenting products, services, marketing messages, offers, and content tailored to <i>you</i>) or by using computerised technology to assess which products might be most suitable for <i>you</i>. <p><i>You</i> will be able to modify these processing activities by using the options available in <i>your</i> browser (e.g. in the case of use of cookies and similar devices) or by contacting <i>us</i> as specified in section 9 below.</p>	<ul style="list-style-type: none"> We will ask for your consent
<ul style="list-style-type: none"> For automated decision making, i.e., to make decisions that (1) are based solely on automated processing and (2) that may have legal or significant effects to <i>you</i>. <p>Examples of automated decisions resulting in legal effects could be the automated</p>	<ul style="list-style-type: none"> We will collect <i>your</i> consent for this processing activities when applicable, in particular if the data concerned are special personal data (racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data, health, sex

<p>cancellation of a contract, or automated denial of a claim, those affecting <i>your</i> rights under the insurance contract, etc.</p> <p>Example of automated decisions resulting in similar significant effects are those that affect to <i>your</i> financial circumstances like an automated denial of an insurance policy, or those affecting <i>your</i> access to <i>our</i> health assistance services.</p>	<p>life or sexual orientation, criminal convictions or offences)</p> <ul style="list-style-type: none"> If no special categories of personal data are concerned and these decisions are in order to underwrite <i>your</i> insurance and/or process <i>your</i> claim we will not need to obtain <i>your</i> express consent.
<ul style="list-style-type: none"> To redistribute risks by means of reinsurance and co-insurance 	<ul style="list-style-type: none"> We can process and share <i>your</i> personal information with other insurance or reinsurance companies with whom we have signed or we will sign co-insurance or re- insurance agreements. <p>Co-insurance is the coverage of the risk by several insurance companies by mean of a single insurance contract, assuming each of them a percentage of the risk or distributing the coverages between them.</p> <p>Reinsurance is the "subcontracting" of the coverage of part of the risk in a third reinsurance Company. However, this is an internal agreement between <i>us</i> and the reinsurer and <i>you</i> don't have a direct contractual relationship with the latter.</p> <p>These distribution of risks are legitimate interest of Insurance Companies, even usually expressly authorized by law (including the sharing of personal data strictly necessary for it)</p>

As mentioned above, for the purposes indicated above, we will process personal data we receive directly from *you* and/or personal data we receive about *you* from business partners, public data bases, third party providers, other insurance companies, insurance intermediaries and distributors (travel agencies, tour operators, manufacturers,...), healthcare assistance services or contact persons *you* authorize, fraud prevention agencies and investigators, advertising networks, analytics providers, search information providers, loss adjustors, surveyors, lawyers, finance companies and delegated authorities.

We will need *your* personal data if *you* would like to purchase *our* products and services and make use of the benefits and/or services provide by *us*. If *you* do not want to provide this personal data including sensitive personal data to *us*, we may not be able to provide the products, benefits and/or services *you* request, that *you* may be interested in, or to tailor *our* offerings to *your* particular requirements.

4. Who will have access to *your* personal data?

We will ensure that *your* personal data is processed confidentially, on a need-to know basis, and in a manner that is compatible with the purposes indicated above.

For the stated purposes, *your* personal data may be disclosed to the following parties who operate as third party data controllers:

- Public authorities, other Allianz Partners and Allianz Group companies (e.g. for audit purposes), other insurers, co-insurers, re-insurers, insurance intermediaries/brokers, banks, third parties collaborators and partners participating in the provision of the services such as healthcare services and professionals, including doctors, travel agencies, airlines, taxi companies, repairers, fraud investigators, loss adjusters, lawyers and independent experts, etc.

For the stated purposes, we may also share *your* personal data with the following parties who operate as data processors, i.e., processing the data under *our* instructions, and subject to the same obligations of confidentiality, need-to-know and compatibility with the purposes described in this privacy notice:

- Other Allianz Partners and Allianz Group companies, or third party companies acting as subcontractors of internal activities (e.g. providers of IT support and maintenance, tax management companies, companies providing claims handling services, postal providers, document management providers), technical consultants, surveyors (*claims*, IT, postal, document management), experts, loss adjusters and service companies to discharge operations; and
- Advertisers and advertising networks to send *you* marketing communications, as permitted under local law and in accordance with *your* communication preferences. *We* do not share *your* personal data with non-affiliated third parties for their own marketing use without *your* permission.

Finally, we may share *your* personal data in the following instances:

- In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of *our* business, assets or stock (including in any insolvency or similar proceedings); and
- To meet any legal obligation, including to the relevant ombudsman or supervisory authority if *you* make a complaint about the product or service we have provided to *you*.

5. Where will my personal data be processed?

Your personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in section 4 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. *We* will not disclose *your* personal data to parties who are not authorized to process them.

Whenever we transfer *your* personal data for processing outside of the EEA by another Allianz Group company, we will do so on the basis of Allianz' approved binding corporate rules known as the Allianz Privacy Standard (Allianz' BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz' BCR and the list of Allianz Group companies that comply with them can be accessed here <https://www.allianz-partners.com/allianz-partners---binding-corporate-rules-.html> where Allianz' BCR do not apply, we will instead take steps to ensure that the transfer of *your* personal data outside of the EEA receives an adequate level of protection as it does in the EEA. *You* can find out what safeguards we rely upon for such transfers (for example, Standard EU Model Contractual Clauses) by contacting *us* as detailed in section 9 below.

6. What are *your* rights in respect of *your* personal data?

Where permitted by applicable law or regulation, and within the scope therein defined, *you* have the right to:

- Access *your* personal data held about *you* and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw *your* consent at any time where *your* personal data is processed with *your* consent;
- Update or correct *your* personal data so that it is always accurate;
- Delete *your* personal data from our records if it is no longer needed for the purposes indicated above, subject to regulatory personal data retention requirements;
- Restrict the processing of *your* personal data in certain circumstances, for example where *you* have contested the accuracy of *your* personal data, for the period enabling *us* to verify its accuracy;
- Obtain *your* personal data in an electronic format for *you* or for *your* new insurer;
- Exercise *your* right to data portability; and
- File a complaint with *us* and/or the relevant data protection authority. For this purpose, relevant data privacy authorities are:
 - The supervisory authority in Ireland: Data Protection Commission, 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland. Telephone: **01 7650100 / 1800 437 737** Visit: <https://dataprotection.ie/>
 - Dutch Data Protection Authority, supervisory authority of the country where **we** are established.
 - CNIL, French data privacy supervisory, to the extent that France is the country where Allianz Partners has its main establishment, and therefore **our** lead data privacy authority

You may exercise these rights by contacting us as detailed in section 9 below providing *your* name, email address, account identification, and purpose of *your* request.

7. How can *you* object to the processing of *your* personal data?

Where permitted by applicable law or regulation, *you* have the right to object to *us* processing *your* personal data, or tell *us* to stop processing it (including for purposes of direct marketing). Once *you* have informed *us* of this request, we shall no longer process *your* personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for *your* other rights indicated in section 6 above.

8. How long do *we* keep *your* personal data?

We will retain *your* personal data only for as long as they are necessary for the purposes informed in this Privacy Notice, and deleted or anonymized when no longer required. Here below we inform *you* of some of the retention periods applicable to the purposes informed in section 3 above.

However, please be aware that sometimes additional specific requirements or events may override or modify them, such as ongoing legal holds over relevant information, or pending litigation or regulatory investigations, which may supersede or suspend these periods until the matter has been closed, and the relevant period to review or to appeal has expired. In particular, retention periods based on specified periods for legal *claims* can be interrupted and then start to run again.

Personal information to obtain a quotation (when necessary)	During the validity period of the quotation provided
Policy Information (underwriting, <i>claims</i> handling, management of complaints, litigation cases, quality surveys, fraud prevention/detection, debt)	We will keep the personal information of <i>your</i> Insurance Policy during the validity period of <i>your</i> Insurance contract and the prescription period

recoveries, co-insurance and re-insurance purposes,...)	determined by the local applicable laws on insurance contracts. In case we realize of information omitted, false or inaccurate in the declaration of the risk to be covered, the above retention periods would count from the moment we are aware of it.
Claims Information (claims handling, management of complaints, litigation cases, quality surveys, fraud prevention/detection, debt recoveries, co-insurance and re-insurance purposes)	We will retain the personal information <i>you</i> provide to <i>us</i> or we collect and process according to this privacy notice for the prescription period determined by the local applicable laws on insurance contracts.
Marketing information and related profiling	We will keep this information whilst <i>your</i> insurance policy period is still valid, and one additional year, unless <i>you</i> withdraw <i>your</i> consent (when required), or <i>you</i> object (e.g. in the event of marketing activities authorized by law <i>you</i> don't want to receive). In these cases we will no longer process <i>your</i> data for these purposes, although we may legitimately keep some information to prove the previous processing activities were lawful.
Debt Recoveries	We will retain the personal information that we need to claim and administer debt recoveries, and that <i>you</i> have provided to <i>us</i> , or we may have collected and processed in accordance with this Privacy Notice, for a minimum term determined by the prescription periods set up by applicable laws. As a reference, for civil actions, we will keep <i>your</i> data for a minimum of 10 years
Supporting documents to provide evidence of compliance with legal obligations such as tax or accounting	We will process in these documents the personal data <i>you</i> provide to <i>us</i> , or we collect and process according to this Privacy Notice, only to the extent they're relevant for this purpose, and for a minimum of 10 years from the first day of the relevant tax year

We will not retain *your* personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

9. How can *you* contact *us*?

If *you* have any queries about how we use *your* personal data, *you* can contact *us* by email or post as follows:

AWP P&C S.A. Dutch Branch
Data Protection Officer
PO Box 9444
1006 AK Amsterdam
The Netherlands

Email: dataprivacy.fos.ie@allianz.com

You can also use these contact details to exercise your rights, or to submit *your* queries or complaints to other Allianz Partners entities acting as controllers (see section 4 above) to which we may have shared *your* personal data. We will address them your request and support their handling and answer to *you* in our local language.

10. How often do we update this privacy notice?

We regularly review this privacy notice. This privacy notice was last updated on **27th October 2022**.