

TRAVEL INSURANCE

Insurance Product Information Document

Company: AWP P&C S.A., Dutch branch trading as Allianz Global Assistance Europe, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535

Product: **COMPREHENSIVE**

This information sheet provides you with a brief overview of the essential contents of our insurance product. The insurance cover is exhaustively described in your insurance documents. To be fully informed, please read all documents.

What type of insurance is this?

Our product is a travel protection product and offers the following benefits: Travel Cancellation Insurance, Travel Interruption Insurance, Travel Delay Insurance, Baggage Insurance and Baggage Delay Insurance, Emergency Medical/Dental expenses and Emergency Transportation, Travel Liability Insurance, Travel Accident Insurance, Exclusion of CDW Deductible for Car, Travel Assistance.



WHAT IS INSURED?

Travel Cancellation Insurance

Which events are insured?

- ✓ Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):
 - Death
 - Unexpected serious illness – including an epidemic or pandemic disease such as COVID-19 – or pregnancy
 - Individual quarantine
 - Damage caused to property

What will be reimbursed?

- ✓ Contractually payable cancellation fees if travel has to be cancelled
- ✓ Additional costs for rebooking the travel

Deductible: 10 % of the reimbursable loss, at least 25 € per person / property

Travel 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 or unexpected serious illness including an epidemic or pandemic disease such as COVID-19
 - Individual quarantine
 - Natural disaster at the travel destination

What will be reimbursed?

- ✓ Additional costs of journey
- ✓ Prorated costs of the insured travel services booked but unused at the destination
- ✓ Additional accommodation and transportation expenses if prolongation of the trip is inevitable

Travel Delay Insurance

Which events are insured?

- ✓ Delay of the travel carrier by at least 24 hours
- ✓ Traffic accident on the outward journey

What will be reimbursed?

- ✓ Prorated costs of the insured travel services booked but unused at the destination
- ✓ Additional expenses for meals, accommodation, communication, and local transportation

Sum insured: 250 € per person

Baggage Insurance and Baggage Delay Insurance

Which events are insured?

- ✓ Damage / loss of luggage
- ✓ Baggage delay by at least six hours

What will be reimbursed?

- ✓ Current value of lost or destroyed articles
- ✓ Necessary repair costs for damaged articles

Sums insured:

Baggage Insurance: 3,000 € per person

Baggage Delay Insurance: 300 € per person

Emergency Medical/Dental expenses and Emergency Transportation Coverage

Which events are insured?

- ✓ Illness or accidental injury during travel – including treatment for an epidemic or pandemic disease such as COVID-19.

What will be reimbursed?

- ✓ Costs for necessary out-patient treatment provided by a doctor
- ✓ Costs for medically prescribed medicines and treatment
- ✓ Costs for necessary in-patient treatment provided in a hospital
- ✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation

Sums insured:

For medical emergency treatment: 300,000 € per person

For dental emergency treatment: 300 € per person

For search, rescue and recovery: 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: 1,000,000 € per person

Travel Accident Insurance

- ✓ Provides insurance cover if an accident taking place during the trip results in permanent invalidity or death.

Sum insured: per person up to 10,000 €

Exclusion of CDW Deductible for Car

Which events are insured?

- ✓ Damage of rental vehicle caused by a road traffic accident or attempted theft
- ✓ Theft of the rented vehicle

What will be reimbursed?

- ✓ The contractually payable and charged deductible of the fully comprehensive insurance
- Sum insured:** The sum must correspond to the contractually agreed deductible of the fully comprehensive insurance: 3,500 €

Travel Assistance

- ✓ Assistance for personal emergencies – e.g. in case of illness or loss of travel payment means, criminal prosecution – as well as information services for questions regarding safety and security, mobility, money and authorities



WHAT IS NOT INSURED?

Travel Cancellation Insurance

- ✗ Existing illnesses that were last treated within the six months prior to taking out the insurance or respectively to booking travel
- ✗ Episodes caused by a mental illness, except the most recent episode took place at least three years ago
- ✗ Use or abuse of alcohol or drugs
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Travel Interruption Insurance

- ✗ Existing illnesses that were last treated within the six months prior to the commencement of travel
- ✗ Episodes caused by a mental illness, except the most recent episode took place at least three years ago
- ✗ Use or abuse of alcohol or drugs
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

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
- ✗ Certain articles are not insured in a parked motor vehicle.
- ✗ Delays of less than six hours

Emergency Medical/Dental expenses and Emergency Transportation

- ✗ 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, e.g. holiday apartments and hotel 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 mental or cognitive disorders, by strokes, and by seizures. This also applies if the condition is attributable to alcohol or drugs

Exclusion of CDW Deductible for Car

Events that are not insured:

- ✗ Damages which are not covered by the vehicle rental company's existing (primary) fully comprehensive insurance
- ✗ When the vehicle is not driven by a driver registered in the rental contract
- ✗ Damages caused to the interior equipment of the rented vehicle

Vehicles that are not insured:

- ✗ Camper vans and motorhomes
- ✗ Caravans or camper trailers of any kind
- ✗ Motorcycles or other two-wheeled vehicles
- ✗ Aircraft or boats of any kind
- ✗ Vehicles used as part of a car-sharing arrangement



ARE THERE ANY RESTRICTIONS ON COVER?

Travel Cancellation Insurance

There are no restrictions on cover in connection with the Travel Cancellation Protection.

Travel Interruption Insurance

! A maximum amount of 100 € per person per day applies, maximum 10 days for additional accommodation and transportation expenses in case of necessary extension of the trip.

Travel Delay Insurance

! From a delay of at least four hours: with receipts maximum 250 €

Baggage Insurance and Baggage Delay Insurance

- ! For items without original receipt or other proof of purchase: a maximum of 50 % of the cost of replacement with an identical / similar item
- ! For each full year that the item has been available for use since purchase: reduction of the reimbursement amount by 20 %, maximum 70 %
- ! Minimum 24 hours required baggage delay

Emergency Medical/Dental expenses and Emergency Transportation

! The costs of medical treatment will not be reimbursed for travel in countries in which you have a permanent residence or in which you are ordinarily resident for more than three months in the year.

Exclusion of CDW Deductible for Car

No restrictions on cover exist in connection with the Exclusion of CDW Deductible. Please refer to the vehicle rental contract for restrictions on cover in connection with the rental contract.



WHERE AM I COVERED?

✓ World incl. USA / Canada.



WHAT ARE MY OBLIGATIONS?

- You are obliged to report and prove the damage or loss to us without delay.

Travel Cancellation Insurance

- In order to keep the cancellation costs as low as possible, you are obliged to cancel the trip within 48 hours following the occurrence of the insured event. The later you cancel, the higher the cancellation costs. The insurance benefit can be reduced if you fail to cancel immediately because you were hoping for a cure or improvement.

Travel Interruption Insurance

- You are required to contact us within 48 hours if you have to cut short or interrupt your travel unexpectedly.

Baggage Insurance and Baggage Delay Insurance

- You must promptly report loss or damage caused by criminal acts to the nearest police station. When doing so, submit a list of all the articles that have been lost.
- Lost or damaged checked baggage must be reported immediately to the carrier, the accommodation facility or the left baggage office. Loss or damage which is not externally visible must be reported to these entities in writing immediately upon discovery. The applicable time limit for complaints must be observed

Assistance – Repatriation and Medical Expenses

- In the case of in-patient medical treatment, prior to payment of the costs of any in-patient treatment or prior to execution of the medical return transport, you must contact us.

Travel Liability Insurance

- When a claim for damages is raised against you, you must notify us within one week. If the liability claim results in a legal action, you must entrust us with conducting the proceedings and grant power-of-attorney to the legal counsel.

Travel Accident Insurance

- You are obliged to allow yourself to be examined by the doctors appointed by us and to release the doctors applying treatment or performing examinations from their non-disclosure obligations.
- For asserting a claim for reimbursement due to permanent invalidity, specific periods of time apply.

Exclusion of CDW Deductible for Car

- When taking receipt of the rental vehicle you must inspect it for pre-existing damage and ensure that this is documented appropriately.
- You are obliged to report theft or accidents to the vehicle rental company and to the police.



WHEN AND HOW DO I PAY?

The premium is due as soon as the insurance contract is arranged and must be paid upon delivery of the insurance certificate.



WHEN DOES THE COVER START AND END?

The insurance cover starts upon commencement of the insured travel and ends at the agreed point in time, albeit no later than upon the actual completion of the insured travel.



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:

- If the policy was taken out online, in the first 14 days following the agreement setting up the policy
- In the first 14 days following the purchase of the policy if the insured realizes that he is already covered by another insurance company

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.