

# TRAVEL INSURANCE

## Insurance Product Information Document

Company: AWP P&C S.A. – Dutch Branch, 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: SINGAPORE AIRLINES  
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 to traveler which have booked their flight with Singapore Airlines 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, Collision Damage Waiver (CDW), 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.):
  - Unexpected serious illness – including an epidemic or pandemic disease such as COVID-19 – or pregnancy

##### What will be reimbursed?

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

Sum insured: up to 5,000 € according to the premium booked

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

#### 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

##### What will be reimbursed?

- ✓ 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

Sum insured: up to 5,000 € according to the premium booked

#### Travel Delay Insurance

##### Which events are insured?

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

##### 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: up to 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: up to 3,000 € per person

Baggage Delay Insurance: up to 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 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 300,000 € 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 €

#### Collision Damage Waiver (CDW)

##### Which events are insured?

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

##### What will be reimbursed?

- ✓ The contractually payable deductible of the fully comprehensive insurance

Sum insured: up to 3,500 €

#### Travel Assistance

- ✓ Assistance for personal emergencies – e.g. in case of illness or loss of travel payment means, 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



## WHAT IS NOT INSURED?

### Emergency Medical/Dental expenses and Emergency Transportation

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

### Travel Liability Insurance

- x Liability claims among and between insured persons travelling together
- x 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.
- x Loss of or damage caused by the use of a motor vehicle, aircraft or motor-driven watercraft

### Travel Accident Insurance

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

### Collision Damage Waiver (CDW)

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

### Vehicles that are not insured:

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



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! War (declared or undeclared) or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the covers Trip Interruption Insurance or Travel Delay Insurance
- ! Terrorist events, except when and to the extent that terrorist events are expressly referenced in the cover Trip Interruption Insurance. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non stabilized illnesses or injuries that were diagnosed or treated
- ! An epidemic or pandemic otherwise expressly referenced in the covers Trip Interruption Insurance or Emergency Medical/Dental Expenses and Emergency Transportation Expenses
- ! Local health situations, pollution, meteorological or climate events
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the covers Trip Interruption Insurance or Travel Delay Insurance
- ! 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 in the country of residence of the insured
- ✓ For the other guarantees, the insured is covered in the country(ies) of destination. Assistance cannot be provided in war zones or countries listed as excluded by the insurer.



## 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

### Once the policy is in effect

- The insured must tell the insurer as soon as possible of any changes that arise and that may affect the cover

### In the event of a claim

- The insured must 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?

The premium is paid at the time of the travel insurance subscription. Payments can be made by payment cards credit or debit.



## WHEN DOES THE COVER START AND END?

The insurance cover for cancellation starts from the day following 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 ends on the trip return date as indicated in the insurance policy.



## 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](mailto: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.