

Travel Insurance

Insurance Product Information Document
Company: AWP P&C S.A., Branch office Germany

**Product: Complete Protection incl.
Travel Health Insurance for one trip**

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: Insurances for Travel Cancellation, Interruption, or Delay, Baggage and Baggage Delay, Travel Health Insurance incl. Medical Return Transport, Insurances for Travel Liability and Travel Accident, Sports & Activity Insurance, and Assistance.



What is insured?

Travel Cancellation and Travel Interruption Insurance

Which events are insured?

- ✓ Commencement of travel or the execution as scheduled is not possible due to (e.g.):
 - Death
 - Unexpected serious illness (including an epidemic / pandemic disease), accidental injury or pregnancy
 - Individual quarantine
 - Uninhabitability of the primary residence
 - Natural disaster at the travel destination
- ✓ A terrorist attack within a radius of up to 100 km of the booked accommodation

What will be reimbursed?

- ✓ Cancellation fees or prorated costs of unused booked travel services resp.
- ✓ Additional costs for rebooking, cancellation or interruption of the trip
- ✓ Additional costs for accommodation and transportation if prolongation of the trip is inevitable

Travel Delay Insurance

Which events are insured?

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

What will be reimbursed?

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

Sums insured: 1,500 € per person, 3,000 € per family / couple

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 or repair costs
- ✓ Expenses for necessary replacement purchases

Sums insured:

Baggage Insurance: 3,000 € per person, 6,000 € per family / couple
Baggage Delay Insurance: 150 € per person, 300 € per family / couple

Travel Health Insurance incl. Medical Return Transport

Which events are insured?

- ✓ Illness or accidental injury during travel (including treatment for an epidemic / pandemic disease)

What will be reimbursed?

- ✓ Costs for necessary out-patient / in-patient treatment
- ✓ Costs for medically prescribed medicines and treatment
- ✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation
- ✓ Up to 10,000 € for search, rescue and recovery

Travel Liability Insurance

- ✓ Insurance cover if a third party asserts claims for compensation in connection with a loss or damage event that occurred during travel.

Sum insured: 500,000 € per person, 1,000,000 € per family / couple for personal injury and property damage

Travel Assistance

Assistance for personal emergencies – e.g. in case of illness, loss of travel payment means, criminal prosecution – as well as information services

Travel Accident Insurance

- ✓ Insurance cover in the event of permanent invalidity or death due to a travel accident

Sums insured: per person up to 30,000 € in the event of invalidity, 10,000 € in the event of death

Sports & Activity Insurance

Which events are insured?

- ✓ Participation in pre-booked activity not possible or not reasonable due to (e.g.) illness or death
- ✓ Damage / loss / theft of sports equipment

What will be reimbursed?

- ✓ Non-refundable expenses incurred for the activity
- ✓ Costs for repair or replacement of sports equipment
- ✓ Rental fees for replacement sports equipment
- ✓ Up to 5,000 € for search, rescue and recovery

Sums insured: 500 € per person / family / couple for missed activities, 500 € per person or 1,000 € per family / couple for sports equipment



What is not insured?

Travel Cancellation and Travel Interruption Insurance

- ✗ Existing illnesses that were last treated within the six months prior to taking out the insurance or respectively to booking travel (travel cancellation) or prior to the commencement of travel (travel interruption)
- ✗ 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 building or to an entire geographical area

Travel Delay Insurance

- ✗ Strike that was already announced when the insurance was purchased

Baggage Insurance and Baggage Delay Insurance

- ✗ (Travel) Documents, cash and credit cards, medical supplies
- ✗ Losses caused by forgetting or losing articles

Travel Health Insurance incl. Medical Return Transport

- ✗ Medical treatment and other medically ordered measures that you knew to be necessary prior to the start of the insured period or could expect them to be necessary
- ✗ Examinations or medical care due to the loss of or damage to hearing aids, dentures, eyeglasses and contact lenses

Travel Liability Insurance

- ✗ mutual claims of insured persons traveling together
- ✗ Loss of or damage to rented / borrowed property; exception: damage to rented rooms (but not to furniture)
- ✗ Loss of or damage caused by the use of a motor vehicle, aircraft or motor-driven watercraft

Travel Accident Insurance

- ✗ Accidents due to mental or cognitive disorders, strokes, seizures (also if alcohol or drugs are the cause of this)

Sports & Activity Insurance

- ✗ Hearing aids, prescription eyewear / contact lenses, orthopedic devices / prosthetics unless specifically designed for use in a particular sport



Are there any restrictions on cover?

Travel Interruption Insurance

- ! Maximum 500 € per person per day, maximum 10 days for additional accommodation / transport costs in case of necessary travel extension.

Travel Delay Insurance

- ! From a delay of at least four hours: with receipts maximum 300 €, without receipts maximum 200 € per 24 hours delay, total maximum 1,500 € per person or 3,000 € per family / couple

Baggage Insurance and Baggage Delay Insurance

- ! For items without original proof of purchase: maximum 50% of the cost of replacement with an identical / similar item
- ! For each full year in which the item has been available for use since purchase: Reduction of the refund amount by 20%, maximum by 70%.
- ! Reimbursement for all valuables: maximum 50% of the sum insured

Travel Health Insurance incl. Medical Return Transport

- ! Costs of medical treatment will not be reimbursed for travel in countries where you have a permanent residence or where you have stayed for more than 3 months per year within the last 3 years.

Travel Accident Insurance

- ! If illnesses or infirmities have contributed to at least 25% of the health impairment caused by the accident, we will reduce the benefit accordingly.

Sports & Activity Insurance

- ! For each full year in which the sporting equipment has been available for use since purchase: Reduction of the refund amount by 20%, maximum by 70%.



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

- You must cancel the booking immediately, at the latest within 48 hours, if an insured event occurs. Cancellation later than this will increase the cancellation costs. The insurance benefit may be reduced if you do not cancel immediately because you hope to recover.

Travel Interruption Insurance

- If you are unable to complete the trip as planned, you must cancel unused travel services within 48 hours.

Baggage Insurance and Baggage Delay Insurance

- Damage caused by criminal acts must be reported immediately to the police, including a list of all lost property.
- Lost or damaged checked baggage must be reported immediately to the company responsible. Loss or damage which is not externally visible must be reported immediately upon discovery. The applicable time limit for complaints must be observed.

Travel Health Insurance incl. Medical Return Transport

- In the case of in-patient medical treatment, prior to payment of the costs for it or prior to the execution of a 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 must allow to be examined by doctors appointed by us and release the treating or examining doctors from their duty of confidentiality.
- For asserting a claim for reimbursement due to permanent invalidity, specific periods of time apply.

Sports & Activity Insurance

- If you cannot participate in the activity as planned: You are required to consult a doctor within 48 hours.
- Damage to or loss of your sporting equipment must be proven by appropriate evidence and you must provide us with original receipts.



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, at the latest, however, with the actual completion of the insured trip. In case of the Travel Cancellation Insurance the insurance cover starts upon conclusion of the insurance contract for the booked trip and ends when travel is commenced.



How do I cancel the contract?

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