

Travel Insurance

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

Product: Travel Cancellation Full Protection
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: Travel Cancellation Insurance, Travel Interruption Insurance, Travel Delay Insurance, Sports & Activity Insurance, Travel 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

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

Deductible: available with or without deductible (for tariffs with deductible: 20% of the reimbursable loss, at least 25 € per person / object)

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

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

Travel Assistance

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



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

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

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.

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.