

# TRAVEL INSURANCE

Insurance Product Information Document

Company: AWP P&C S.A., Branch office Germany

Product: CANCELLATION FULL PROTECTION

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 provides the following benefits: Travel Cancellation Insurance, Travel Interruption Insurance, Travel Delay Insurance, Sports & Activity Insurance, and 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:** available with or without deductible (for tariffs with deductible: 20 % 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

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

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

**Sums insured:** 1,500 € per person or 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
  - ✓ 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 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 the start of the insurance
- ✗ 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

### Sports & Activity Insurance

- ✗ Hearing aids, prescription eyewear / contact lenses, prosthetics / orthopedic devices unless specifically designed for use in a particular sport
- ✗ Gross negligence or wilful and wanton action resulting in loss, theft or damage to the sports equipment



## ARE THERE ANY RESTRICTIONS ON COVER?

### 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 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 that the sporting equipment has been available for use since purchase: reduction of the reimbursement amount by 20 %, maximum 70 %



## WHERE AM I COVERED?

- ✓ World incl. USA / Canada. In general, no coverage exists in areas for which the Federal Foreign Office of Germany has issued a travel warning at the time of your entry into this area.



## 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.

### Sports & Activity Insurance

- If you cannot participate in the activity as planned: You are required to consult a doctor within 48 hours.



## 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. In case of the Travel Cancellation Insurance the insurance cover begins when the insurance contract is concluded 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.