

# TRAVEL INSURANCE

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

Product: **COMPLETE PROTECTION**  
incl. Travel Health Insurance

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, Baggage- and Baggage Delay Insurance, Travel Health Insurance incl. Medical Return Transport, Travel Liability Insurance, Travel Accident 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
- ✓ A terrorist attack within the 30 days prior to the scheduled commencement of travel and within a radius of up to 100 km of the location where the accommodation is booked

#### 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
- ✓ A terrorist attack within a radius of up to 100 km of the booked accommodation

#### 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, 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 of lost or destroyed articles
- ✓ Necessary repair costs for damaged articles

#### 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 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
- ✓ Up to 10,000 € for search, rescue and recovery

### Travel Liability Insurance

Offers insurance cover if a third party asserts claims for compensation in connection with a loss or damage event that occurred during travel. **Sums insured:** 500,000 € per person, 1,000,000 € family / couple for personal injury and property damage

### Travel Accident Insurance

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

### Travel Health Insurance incl. Medical Return Transport

- ✗ 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.

### 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

### 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 %  
 ! Reimbursement for all valuables: maximum 50 % of the sum insured

### Travel Health Insurance incl. Medical Return Transport

! 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.

### Travel Accident Insurance

! If illnesses or ailments have contributed to the impairment of health caused by an accident and if the proportion of this contribution amounts to at least 25 %, benefit shall be reduced accordingly.

### 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?

✓ Available areas of application: Europe (incl. Russian Federation, Mediterranean coastal states, the Canary Islands, the Azores, and Madeira) or world excl. USA / Canada (yet, on outward and return journeys with transfer connections, this includes a maximum of one overnight stay in USA / Canada) or 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.

### 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.

### Travel Health Insurance incl. Medical Return Transport

- 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.

### 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.