

TRAVEL INSURANCE

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

Product: ANNUAL TRAVEL HEALTH 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?

The Annual Travel Health Protection provides the following benefits: Travel Health Insurance incl. Medical Return Transport.



WHAT IS INSURED?

Travel Health Insurance incl. Medical Return Transport

Which events are insured?

- ✓ Illness or accidental injury during travel

What will be reimbursed?

- ✓ Costs for out-patient treatment provided by a doctor
- ✓ Costs for medically prescribed medicines and treatment
- ✓ Costs for in-patient treatment provided in a hospital
- ✓ Up to € 7,000.00 for search, rescue and recovery in case of an accident
- ✓ **Real-Time:** immediate claims payment for out-patient treatment costs and medication by topping up of the Real-Time card



WHAT IS NOT INSURED?

Travel Health Insurance incl. Medical Return Transport

- 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 Acupuncture, massage and wellness treatments, „fango“ procedures and lymph drainage



ARE THERE ANY RESTRICTIONS ON COVER?

Travel Health Insurance incl. Medical Return Transport

- ! € 250.00 at a maximum for analgesic dental treatment and repair of dentures as well as for temporary solutions and temporary dentures following accidents
- ! € 500.00 at a maximum per insured person and insured event for medical aids
- ! 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.



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 the damage or loss to us without delay.

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.



WHEN AND HOW DO I PAY?

The initial premium is due immediately upon the start of the insurance contract and delivery of the insurance certificate. The follow-up premiums will become due for each additional insurance year. We will, at the earliest, debit premiums from your account by the 1st day of the month in which the new insurance year begins.



WHEN DOES THE COVER START AND END?

You have insurance cover for any number of trips within the period of insurance. If an individual trip lasts for longer than 45 days, cover will be provided only for the first 45 days. The insurance cover begins at the time of commencement of the insured travel, and ends at the agreed point in time. The insurance cover will end at the very latest with the completion of the insured travel. For children, who are co-insured in connection with the family / couple tariff, the insurance cover will end upon their 21st birthday.



HOW DO I CANCEL THE CONTRACT?

The insurance contract will be extended for one further year in each case unless you or we terminate it at least one month prior to the expiry of the insurance year. Furthermore you or we may cancel the contract prematurely. For example, this is possible after the occurrence of an insured event.