

TRAVEL INSURANCE

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

Product: 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 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

- ✗ Treatments which you knew to be necessary prior to commencement of travel or which you must have anticipated given the circumstances known to you
- ✗ 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 und 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?

- ✓ 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 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 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.



HOW DO I CANCEL THE CONTRACT?

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