



TRAVEL INSURANCE

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

Product: ANNUAL CANCELLATION FULL PROTECTION PLUS

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 Cancellation Full Protection Plus is a travel cancellation protection comprehensive and provides the following benefits: Travel Cancellation Insurance, Travel Assistance, Travel Curtailment Insurance and Travel Health Insurance incl. Medical Return Transport.



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
 - Pregnancy
 - Individual quarantine
 - Damage caused to property
- ✓ Missing a transport connection due to the delayed arrival of public transport or a road traffic accident on the outbound journey

What will be reimbursed?

- ✓ Contractually payable cancellation fees if travel has to be cancelled
- ✓ Additional costs for rebooking the travel
- ✓ Additional costs of the outbound journey in the case of delayed commencement of travel

Deductible: available with or without deductible (for tariffs with deductible: 20 % of the reimbursable loss, at least € 25.00 per person)

Travel Assistance

- ✓ Assistance for personal emergencies – e.g. in case of loss of travel payment means, criminal prosecution – as well as information services for questions regarding safety and security, mobility, money, authorities and family

Travel Curtailment Insurance

Which events are insured?

- ✓ Completion of your travel as scheduled is not possible or cannot be expected due to (e.g.):
 - Severe accidental injury
 - Unexpected serious illness including an epidemic or pandemic disease such as COVID-19
 - Individual quarantine
 - Damage caused to property
 - Natural disaster at the travel destination

What will be reimbursed?

- ✓ Additional costs of return journey
- ✓ Costs of the travel services booked but unused at the destination
- ✓ Additional costs of accommodation if travel inevitably has to be extended

Deductible: available with or without deductible (for tariffs with deductible: 20 % of the reimbursable loss, at least € 25.00 per person)

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 out-patient treatment provided by a doctor
- ✓ Costs for medically prescribed medicines and treatment
- ✓ Costs for in-patient treatment provided in a hospital
- ✓ Costs for medically advisable and justifiable medical return transport
- ✓ 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 Cancellation Insurance

- ✗ Existing illnesses that were last treated within the six months prior to the start of the insurance or respectively to booking travel
- ✗ Episodes caused by a mental illness, except the most recent episode took place at least three years ago
- ✗ Addictions
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Travel Curtailment 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
- ✗ Addictions
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

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 Cancellation Insurance

- ! In the case of the delayed arrival of public transport and road traffic accident per insured person and insured event: additional costs of the outbound journey up to € 1,500.00, costs for meals and accommodation up to a maximum of € 150.00.

Travel Curtailment Insurance

- ! In case of extended stay due to an unexpected serious illness or accidental injury: additional costs of accommodation up to € 1,000.00 per insured person and insured event, if there is a need for you or an accompanying person at risk to receive treatment

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 Cancellation Insurance

- In order to keep the cancellation costs as low as possible, you are obliged to cancel the trip without delay 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 Curtailment Insurance

- You are required to contact us without delay if you have to cut short or interrupt your travel unexpectedly.

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 Travel Cancellation and Travel Curtailment Insurance provides cover irrespective of the duration of the trip. For the Travel Cancellation Insurance the insurance cover starts at the time of the travel booking within the term of the insurance contract and ends with the commencement of travel. The Travel Cancellation Insurance provides cover for travel booked before concluding the insurance contract, if the insurance is agreed at least 30 days prior to commencement of travel or within three days of the travel booking. For the other insurance lines, 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.