

TRAVEL INSURANCE

Insurance Product Information Document

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

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 is a comprehensive travel insurance and provides the following benefits: Travel Health Insurance incl. Medical Return Transport, Sports & Activity Insurance, and Travel Assistance.



WHAT IS INSURED?

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
- ✓ If the conditions are met: credit card activation for direct payment of outpatient doctor's fees and pharmacy expenses.

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 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

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 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.

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 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.

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 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 56 days, cover will be provided only for the first 56 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.