

TRAVEL INSURANCE

Insurance Product Information Document

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

Product: CAMPER VAN TRAVEL PROTECTION COMPREHENSIVE

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 special tariff and provides the following benefits: Camper Van Interior Insurance, Reduction of CDW Deductible Camper Van, Travel Cancellation Insurance, Travel Curtailment Insurance and Luggage Insurance.



WHAT IS INSURED?

Camper Van Interior Insurance

- ✓ Offers insurance cover if a third party asserts claims for compensation in connection with a loss or damage event that occurred to the interior or the fixed inventory of rented vehicles (property damage).

Sum insured: € 2,500 per trip

Deductible: You will bear € 250 per property in each loss event.

Reduction of CDW Deductible Camper Van

Which events are insured?

- ✓ Damage of rental vehicle caused by a road traffic accident, attempted theft or vandalism

- ✓ Theft of the rented vehicle

What will be reimbursed?

- ✓ The contractually payable and charged deductible of the fully comprehensive insurance

Sum insured: The sum must correspond to the contractually agreed deductible of the fully comprehensive insurance; sums of € 3,000 / € 5,500 / € 8,000 are possible

Deductible: You will bear € 250 / € 500 of the reimbursable damage in each loss event

Travel Cancellation Insurance (for rental vehicle bookings)

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

What will be reimbursed?

- ✓ Contractually payable cancellation fees if travel has to be cancelled
- ✓ Additional costs for rebooking the travel

Deductible: 20 % of the reimbursable loss, at least € 25 per person

Travel Curtailment Insurance (for rental vehicle bookings)

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

What will be reimbursed?

- ✓ Additional costs of journey
- ✓ Prorated costs of the insured travel services booked but unused at the destination

Deductible: 20 % of the reimbursable loss, at least € 25 per person

Luggage Insurance

Which events are insured?

- ✓ Damage / loss of carried luggage (e.g. by a deliberate criminal act perpetrated by a third party, a natural event or an accident involving the means of transport)

- ✓ Damage / loss of checked luggage

What will be reimbursed?

- ✓ Current value of lost or destroyed articles
- ✓ Necessary repair costs for damaged articles

Baggage Insurance: € 6,000 per property



WHAT IS NOT INSURED?

Camper Van Interior Insurance

- x Property damage and personal injury
- x Wear and tear and excessive use

Reduction of CDW Deductible Camper Van

Events that are not insured:

- x Damages which are not covered by the vehicle rental company's existing (primary) fully comprehensive insurance

- x When the vehicle is not driven by a driver registered in the rental contract

- x Damages caused to the interior equipment of the rented vehicle

Vehicles that are not insured:

- x Motorcycles or other two-wheeled vehicles

- x Aircraft or boats of any kind

- x Vehicles used as part of a car-sharing arrangement

Travel Cancellation Insurance (for rental vehicle bookings)

- x Existing illnesses that were last treated within the six months prior to the start of the insurance or respectively to booking travel

- x Episodes caused by a mental illness, except the most recent episode took place at least three years ago

- x Addictions

- x Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

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Luggage Insurance

- x Video, film and photographic equipment, including accessories as checked luggage
- x Losses caused by forgetting or losing articles

- x Certain articles are not insured in a parked motor vehicle.



ARE THERE ANY RESTRICTIONS ON COVER?

Travel Cancellation Insurance (for rental vehicle bookings)

- ! 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, costs for meals and accommodation up to a maximum of € 150.

Travel Curtailment Insurance (for rental vehicle bookings)

- ! In case of extended stay due to an unexpected serious illness or accidental injury: additional costs of accommodation up to € 1,000 per insured person and insured event, if there is a need for you or an accompanying person at risk to receive treatment.

Luggage Insurance

- ! For IT equipment and electronic communications and entertainment devices a maximum of € 1,000 (single person tariff) will be reimbursed.

- ! For spectacles, braces and other medical aids a maximum of € 250 (single person tariff) will be reimbursed.

- ! Jewellery and valuables are insured only if they are kept securely deposited in a stationary locked container (e.g. a safe) or retained securely kept in personal custody.



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.

Camper Van Interior 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.

Reduction of CDW Deductible Camper Van

- When taking receipt of the rental vehicle you must inspect it for pre-existing damage and ensure that this is documented appropriately.
- You are obliged to report theft or accidents to the vehicle rental company and to the police.

Travel Cancellation Insurance (for rental vehicle bookings)

- In order to keep the cancellation costs as low as possible, you are obliged to cancel the trip immediately 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 (for rental vehicle bookings)

- You are required to contact us immediately if you have to cut short or interrupt your travel unexpectedly.

Luggage 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, but no later than within seven days after receipt of the relevant piece of luggage. The applicable time limit for complaints must be observed.



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 Reduction of CDW Deductible the insurance cover begins with the hand-over of the rental vehicle and ends with the return of the rental vehicle, but no later than upon the end of the insured period. 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.