

# TRAVEL INSURANCE

Insurance Product Information Document

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

**Product: INCOMING HEALTH AND LUGGAGE 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?

Our product is a travel protection product and provides the following benefits: Health Insurance for Inbound Travel and Luggage Insurance.



## WHAT IS INSURED?

### Health Insurance for Inbound Travel

#### Which events are insured?

- ✓ Illnesses or accidental injuries during your temporary travel within all member states of the Schengen Agreement as well as Andorra, Bulgaria, Croatia, Romania, San Marino, Vatican City State and Cyprus – 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
- ✓ Costs for medically necessary rehabilitation measures that are prescribed by a doctor as follow-up curative treatment

### 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

Sum insured: € 3,000 per person



## WHAT IS NOT INSURED?

### Health Insurance for Inbound Travel

- ✗ Medical services in those countries in which you have a habitual residence
- ✗ Treatments which you knew to be necessary prior to commencement of travel or which you must have anticipated given the circumstances known to you
- ✗ Preventive medical examinations during pregnancy
- ✗ Delivery of births after the end of the 36th week of pregnancy
- ✗ Acupuncture, massage and wellness treatments, „fango“ procedures and lymph drainage

### Luggage Insurance

- ✗ Video, film and photographic equipment, including accessories as checked luggage
- ✗ Losses caused by forgetting or losing articles
- ✗ Certain articles are not insured in a parked motor vehicle.



## ARE THERE ANY RESTRICTIONS ON COVER?

### Health Insurance for Inbound Travel

- ! Within Germany: Reimbursement of medical and dental outpatient treatment at the 1.8 fold rate of the Scale of Fees and Charges for Physicians in Germany (GOÄ) or of the Scale of Fees and Charges for Dentists in Germany (GOZ) at the maximum, of predominantly technical medical services at the 1.3 fold rate at the maximum and of laboratory services at the 1.15 fold rate at the maximum
- ! Costs of in-patient treatment are reimbursed based on the relevant applicable standard rate charged by the general statutory health insurance fund (AOK) for the relevant area.
- ! Total insurance period: 93 days within one year at the maximum
- ! The insurance has to be arranged within the first two days after the time of arrival in the agreed area of application.

### 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 € 250.00 (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?

- ✓ All Schengen member states as well as Andorra, Bulgaria, Croatia, Romania, San Marino, Vatican City State and Cyprus. 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.

### Health Insurance for Inbound Travel

- You must contact us without delay in the case of severe injuries or illnesses and, in particular, before having in-patient treatment.

### 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 luggage must be reported immediately to the carrier, the accommodation facility or the left luggage 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.



## HOW DO I CANCEL THE CONTRACT?

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