

# TRAVEL INSURANCE

Insurance Product Information Document

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

Product: **LONG-TERM 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?

Our product is a travel protection product 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

### 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?

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 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 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.