

TRAVEL INSURANCE

Insurance Product Information Document

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

Product: TRAVEL HEALTH AND BAGGAGE 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, Baggage Insurance, Baggage Delay Insurance, 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.

Baggage Insurance and Baggage Delay Insurance

Which events are insured?

- ✓ Damage / loss of luggage
- ✓ Baggage delay by at least six hours

What will be reimbursed?

- ✓ Current value of lost or destroyed articles
- ✓ Necessary repair costs for damaged articles
- ✓ If the conditions are met: Immediate provision of funds for the direct payment of necessary replacement purchases on site

Sums insured:

Baggage Insurance: 3,000 € per person, 6,000 € per family / couple

Baggage Delay Insurance: 150 € per person, 300 € per family / couple

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

Baggage Insurance and Baggage Delay Insurance

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies
- ✗ Losses caused by forgetting or losing articles
- ✗ Certain articles are not insured in a parked motor vehicle.
- ✗ Delays of less than six hours

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.

Baggage Insurance and Baggage Delay Insurance

- ! For items without original receipt or other proof of purchase: a maximum of 50 % of the cost of replacement with an identical / similar item
- ! For each full year that the item has been available for use since purchase: reduction of the reimbursement amount by 20%, maximum 70 %
- ! Reimbursement for all valuables: maximum 50 % of the sum insured

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.

Baggage Insurance and Baggage Delay 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. The applicable time limit for complaints must be observed

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.