

TRAVEL INSURANCE

Insurance Product Information Document

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

Product: Travel Safe 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 Interruption Insurance, Travel Delay Insurance, Travel Health Insurance incl. Medical Return, Sports & Activity Insurance and Travel Assistance.



WHAT IS INSURED?

Travel Interruption Insurance

- ✓ 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
- ✓ Additional accommodation and transportation expenses if prolongation of the trip is inevitable

Travel Delay Insurance

Which events are insured?

- ✓ Delay of the travel carrier by at least four hours
- ✓ Traffic accident on the outward journey

What will be reimbursed?

- ✓ Prorated costs of the insured travel services booked but unused at the destination
 - ✓ Additional expenses for meals, accommodation, communication, and local transportation
- Sums insured:** 1,500 € per person or 3,000 € per family / couple

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 Interruption Insurance

- ✗ Existing illnesses that were last treated within the six months prior to the commencement of travel
- ✗ Episodes caused by a mental illness, except the most recent episode took place at least three years ago
- ✗ Use or abuse of alcohol or drugs
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Travel Delay Insurance

- ✗ Strike that was already announced at the time the insurance was purchased

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 Interruption Insurance

- ! A maximum amount of 100 € per person per day applies, maximum 10 days for additional accommodation and transportation expenses in case of necessary extension of the trip.

Travel Delay Insurance

- ! From a delay of at least four hours: with receipts maximum 300 €, without receipts maximum 200 € per 24 hours delay, total maximum 1,500 € per person or 3,000 € per family / couple

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 Interruption Insurance

- You are required to contact us within 48 hours if you have to cut short or interrupt your travel unexpectedly.

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.