

Annual travel insurance

Insurance Product Information Document

Insurer: AWP P&C S.A., branch Bulgaria

Product: Annual insurance „Multitrip with Cancellation 2004“

This information document provides a summary of the basic information about the insurance product Annual travel insurance “Multitrip with Cancellation 2004“. Full pre-contractual and contractual information is provided with the documents related to the insurance contract.

What is this type of insurance?

Annual travel insurance “Multitrip with cancellation 2004” provides coverage for emergency medical assistance throughout your stay abroad, accident assistance, assistance upon theft of personal vehicle, reimbursement of travel services in case of trip cancellation.

What is insured ?

In case of medical assistance need, medical transportation or luggage issues:

- ✓ Medical costs for In-patient and out-patient treatment;
- ✓ Emergency dental treatment;
- ✓ Medical transportation due to medical causes;
- ✓ Repatriation in case of death of the insured;
- ✓ Funeral expenses in case of death of the insured abroad;
- ✓ Damage/loss of luggage caused by the carrier;
- ✓ Theft of luggage, robbery of the insured;
- ✓ Costs for search and rescue activities;
- ✓ Indemnification in case of death/disability due to accident;

In case of an accident or theft of a vehicle:

- ✓ Repair on spot or towing to the nearest car service;
- ✓ Transport for passengers and vehicle;

Or in case of trip prolongation:

- ✓ Costs for overnight stay;
- ✓ Replacement vehicle;

In case of trip cancellation:

- ✓ Travel cancellation fees;
- ✓ Reimbursement of costs for travel services that were paid, but not consumed during the trip;
- ✓ Reimbursement of additional expenses due to missed flight from Bulgaria caused by a proven delay of the public transport operator;
- ✓ Reimbursement of additional expenses when there is a proof of delay of the booked arrival at the home airport/railway station;
- ✓ Personal liability for property damage and bodily injury caused to third parties;

What the insurance does not cover?

- ✗ Events which are caused intentionally or by gross negligence of the insured person;
- ✗ Suicide or attempted suicide of the insured person;
- ✗ Health events with insured person which have already occurred or were expected to occur at the time of conclusion of the insurance contract, or respectively the start of the trip;
- ✗ Trip cancellation due to scheduled or expected surgeries, postponed surgery appointments or medical interventions;
- ✗ If the trip cannot start due to a delay in treatment or therapy;
- ✗ Events which are incurred on the insured person as a result of use of alcohol, drugs or medications or due to postponement of a prescribed therapy;
- ✗ Events which are associated directly or indirectly with unrest, acts of war or terror of any kind, also events which are attributable directly or indirectly to natural disasters, seismic phenomena or environmental influences;
- ✗ Events which occur due to epidemics or pandemics;
- ✗ Events which occur due to orders by the public authorities;
- ✗ Events which occur on trips undertaken or not immediately curtailed despite travel warnings by the Ministry of Foreign Affairs;
- ✗ If the travel company cancels the travel contract;
- ✗ No insurance cover shall exist for vehicles weighing more than 3.5 tones, older than 10 years, or vehicles used for commercial purposes, rental cars;
- ✗ Damage resulting from insufficient maintenance of the vehicle;
- ✗ The damage is incurred as a result of deficient maintenance of the vehicle and if the defects to the vehicle that led to the occurrence of the damage already existed and/or were recognisable at the time of starting the trip;
- ✗ The damage is remedied by the insured person himself/herself;

Are there any restrictions on cover?

- ! Medical costs for In-patient and out-patient treatment and medical transport - up to 100 000 BGN;
- ! Costs for search and rescue activities abroad, incl. helicopter – up to 10 000 BGN;
- ! Repatriation in case of death abroad of the insured person – up to 5000 BGN;
- ! Medical repatriation due to medical reasons – up to 100 000 BGN;
- ! Medical repatriation due to unexpected deterioration of pre-existing medical condition – up to 10 000 BGN;
- ! Funeral expenses abroad, due to death of the insured – up to 1 000 BGN;
- ! Damage/loss caused by the carrier, robbery or theft of luggage of the insured person – up to 3000 BGN;
- ! Additional expenses for essential items, due to delayed luggage /more than 12 hours/ - up to 600 BGN;
- ! Indemnification due to death or disability due to accident abroad – up to 5 000 BGN;
- ! Reimbursement of travel services that were paid but not consumed during the trip – up to 2000 BGN;
- ! Reimbursement of cancellation costs due to a reason stated in the general terms & conditions – up to 3 000 BGN;
- ! Reimbursement of additional transportation expenses due to premature or delayed return home – up to 10 000 BGN;
- ! Personal liability for property damage and bodily injury caused to third parties – up to 150 000 BGN;
- ! Repair on spot or towing to the nearest car service – up to 700 BGN;
- ! Transportation of vehicle, passengers, replacement vehicle or hotel accommodation – up to 2 500 BGN;
- ! The annual policy shall apply for every trip within the insurance year with a maximum duration of 42 days per trip;

Where am I covered?

- ✓ The insured person can benefit from medical coverage worldwide, except for Bulgaria;
- ✓ The insured person can benefit from Autoassistance in European countries, including Bulgaria and Turkey;
- ✓ The insured person can benefit from Trip cancellation coverage worldwide, including Bulgaria;
- ✓ No insurance coverage is provided for war zones, countries where active hostilities take place or countries listed as excluded by the insurer /ex. North Korea/;

What are my obligations?

In order to avoid canceling the policy or reducing insurance compensation, insured person must:

- ✓ **When concludes the policy:**
 - be responsible for the truthfulness, accuracy and completeness of the information and statements provided at the time of conclusion of the insurance contract;
 - provide the insurer with additional documents upon request;
 - pay the insurance premium indicated on the insurance policy;
- ✓ **When an insurance policy already in force:**
 - Notify the insurer as soon as possible for any changes and events that may have an effect on the insurance coverage;
- ✓ **If an insurance event occurrence:**
 - Notify the insurer about insurance claim in written after insurance event occurrence, send your notification of claim and original documents you have available;
 - In case of trip cancellation: insured person has to contact immediately with travel agent for cancellation the trip and limit the cost of cancellation fees;
 - Upon theft or attempted theft of the vehicle to inform the police authorities within 24 hours, provide insurer with original police report or certificate of the police authorities responsible in the event;
 - Inform the insurer if double insurance is available and whether the insured person has received compensations from another insurer for all or part of the amount of the damage;

When and how to pay?

- ✓ The insurance premium must be paid before departure date;
- ✓ Payments can be made by credit/debit card, bank transfer or cash in our partner's offices;



When does the cover start and ends?

- ✓ The annual policy insured period starts on the next day following the conclusion of the policy or other selected date stated as beginning of the coverage and ends at 24:00 on the end date specified in the policy;
- ✓ The insurance does not cover trips exceeding 42 consecutive days;
- ✓ The insurance has to be concluded before the known departure from Bulgaria;
- ✓ Insurance coverage is not provided for policies concluded after start date of the trip;
- ✓ For the Trip curtailment clause, the insurance cover shall begin on the day following the day of the occurrence of the insurance event and ends on the day specified for the end day of the trip;



How do I cancel the contract?

- ✓ "Multitrip with Cancellation 2004" annual policy can be cancelled on the day the insurance policy is concluded. In case of a later change or cancellation of the policy, administrative fees from the insurance premium shall be deducted and only if there are no claims filed under the policy;