

Trip cancellation insurance

Insurance Product Information Document

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

Product: Trip cancellation „Plus 2004“

This information document provides a summary of the basic information about the insurance product Trip cancellation “Plus 2004“. Full pre-contractual and contractual information is provided with the documents related to the insurance contract.

What is this type of insurance?

Trip cancellation “Plus” covers the penalty fees arising due to trip cancellation or covers the cost of pre-paid but unused travel services due to trip interruption in a result of an insured event.



What is insured?

- ✓ Reimbursement of Travel cancellation costs;
- ✓ Reimbursement of costs for travel services that were pre-paid, but not consumed during the trip;
- ✓ Reimbursement of additional expenses in case of missed outbound flight from Bulgaria due to 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;



What is not insured ?

- ✗ The trip is canceled by the travel company;
- ✗ 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;
- ✗ 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 in a result of orders by the public authorities;
- ✗ Events in a result of epidemics or pandemics;



Are there any restrictions on cover?

- ! Reimbursement of travel expenses for trip cancellation – up to 20 000 BGN;
- ! Reimbursement of travel services that were paid but not consumed during the trip – up to 20 000 BGN;
- ! Reimbursement of additional expenses due to missed flight, delayed arrival – up to 500 BGN;



Where am I covered?

- ✓ Within the insurance scope “Europe” the insured can benefit from coverage in the European countries, Mediterranean countries, Jordan, The Canary Islands, Madeira and Russian Federation’
- ✓ Within the insurance scope “Worldwide” the insured can benefit from worldwide coverage;
- ✓ No insurance coverage applies for war zones, countries where active hostilities take place or countries listed as excluded by the insurer /e.g. North Korea/;



What are my obligations?

In order to avoid cancellation of the policy or reduction of the insurance compensation, the insured must:

- ✓ **When concludes the policy:**
 - to provide truthful, accurate and complete information allowing the conclusion of the insurance contract;
 - to provide the insurer with additional documents upon request;
 - to pay the insurance premium indicated on the insurance policy;
- ✓ **When the insurance policy is already in force:**
 - Notify the insurer as soon as possible for any changes and events that may affect the insurance coverages;
- ✓ **If an insurance event occurs:**
 - to notify the insurer about the insurance event upon occurrence, provide original documents available in accordance with the general terms and conditions of insurance;
 - to inform the insurer in case of double insurance and in case the insured has received the whole or partial claim compensation from another insurer;



When and how do I 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?

- ✓ For the Trip Cancellation clause, the insurance cover shall begin upon conclusion of the insurance contract and shall end upon commencement of the trip/ on the day specified for the start day 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;
- ✓ The insurance has to be concluded before the known departure from Bulgaria, on the same day when the travel services were booked or not later than 30 days before the start date of the trip. Insurance coverage is not provided for policies concluded after start date of the trip;



How do I cancel the contract?

- ✓ Trip cancellation "Plus" policy can be modified or cancelled no later than 31 days before the departure date. In case of a later change or cancellation of the policy, administrative fees from the insurance premium shall be deducted pro rata, but only in case there are no insurance claims filed under the policy;