

Travel Protection

Insurance Product Information Document

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

Product: Travel protection „Premium Single/Family 2004“

This information document provides a summary of the basic information about the insurance product Travel protection “Premium Single/Family 2004“. Full pre-contractual and contractual information is provided with the documents related to the insurance contract.

What is this type of insurance?

Travel Protection “Premium Single/Family 2004” provides coverage of emergency medical assistance throughout your stay abroad. The covered insurance events and limits are described in the insurance policy.



What is insured?

- ✓ Medical costs for In-patient and out-patient treatment or unexpected deterioration of pre-existing med. condition;
- ✓ Emergency dental treatment;
- ✓ Medical repatriation due to medical reasons or unexpected deterioration of pre-existing med.condition
- ✓ Repatriation in case of death of the insured;
- ✓ Funeral expenses abroad due to death of the insured;
- ✓ Damage or loss of luggage caused by the carrier
- ✓ Theft of luggage or robbery of the insured;
- ✓ Delayed luggage delivery /more than 12 hours/;
- ✓ Search and rescue activities, incl. helicopter;
- ✓ Indemnification in case of disability or death of the insured due to accident abroad;
- ✓ Transportation expenses due to premature or delayed return home;
- ✓ Personal liability for damages caused to third parties;
- ✓ Costs for pre-paid travel services, but not consumed during the trip;



What is not insured?

- ✗ Events which are caused intentionally or by gross negligence of the insured person;
- ✗ Suicide or attempted suicide of the insured person;
- ✗ Health events with the insured person which have already occurred or were expected 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 which occur due to epidemics or pandemics;
- ✗ Events that occur due to orders by the public authorities;



Are there any restrictions on cover?

- ! Medical costs for In-patient and out-patient treatment – up to 200 000 BGN for Single / up to 400 000 BGN for Family policy;
- ! Costs for unexpected deterioration of pre-existing medical condition - up to 20 000 BGN Single / up to 40 000 BGN for Family;
- ! Medical repatriation due to medical reasons – 100% coverage;
- ! Damage/loss caused by the carrier, robbery/ theft of luggage – up to 2000 BGN for Single / up to 4000 BGN for Family policy;
- ! Additional expenses for essential items due to delayed luggage delivery - up to 400 BGN for Single/up to 800 BGN for Family;
- ! Repatriation in case of death of the insured – 100% coverage;
- ! Funeral costs at the place of death – up to 1000 BGN
- ! Costs for search and rescue activities, incl. helicopter – up to 20 000 BGN;
- ! Indemnification in the case of death of the insured– up to 20 000 BGN;
- ! Indemnification in the case of disability of the insured – up to 40 000 BGN;
- ! Personal liability for property damage and bodily injury caused to third parties – up to 400 000 BGN;
- ! Transportation expenses due to premature or delayed return home of the insured – up to 1 000 BGN
- ! Reimbursement of paid but not consumed travel services due to trip curtailment – up to 4000 BGN for Single / 6000 BGN Family;



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;
- ✓ Within the insurance scope “Worldwide excl. USA and Canada” the insured can benefit from worldwide coverage excluding USA and Canada;
- ✓ 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?

- ✓ The insurance cover shall commence at 00:00 a.m. on the start day of the trip and shall be valid until 24:00 p.m. on the end day of the trip according to the policy;
- ✓ If the date of conclusion and the start date of the insurance are identical, the insurance coverage shall commence at 00:00 a.m. of the following day and shall end at 24:00 p.m. on the day, indicated as the end of the insurance period;
- ✓ The insurance does not cover trips exceeding 93 consecutive days. The conclusion of consecutive insurance policies for the same person and travel for the purpose of obtaining longer insurance period than the one previously defined in the policy is not allowed;
- ✓ The insurance has to be concluded before the know departure date from Bulgaria. Insurance coverage is not provided for policies concluded after start date of the trip;



How do I cancel the contract?

- ✓ Travel protection “Premium Single/Family 2004” policy can be modified or cancelled before the start of the insured period. 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;