

## COVERAGE SUMMARY

### MyTravel CANCELLATION 2111

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT
<b>Trip Cancellation Coverage</b>	<b>You have to cancel <i>your trip</i> before <i>you</i> depart.</b> Deductible of <b>30%</b> applies for the insured person in case of insurance events related to <i>epidemic</i> or <i>pandemic</i> disease	<b>In accordance with the booked premium and insured travel costs</b>
<b>Trip Interruption Coverage</b>	<b>Your travel plans are interrupted while <i>you</i> are on <i>your trip</i>.</b> Early return trip expenses - 1 000 BGN Onward journey expenses - 1 000 BGN Trip prolongation expenses - max. 200 BGN per day, up to 5 days	<b>In accordance with the booked premium and insured travel costs</b>
<b>Travel Delay Coverage</b>	<b>Your travel plans are delayed while <i>you</i> are on <i>your trip</i>.</b> Maximum refund per 24-hour period of delay for meals and accommodation With Receipts Daily Limit - 200 BGN Minimum Required Delay - 12 hours	<b>1 000 BGN</b>

The above summary is only a brief description of the *coverage* available under *your policy*. Terms, conditions, and exclusions apply to all *coverages*. Please carefully review *your policy* for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to this Coverage Summary.

#### Important Notices:

- *Your policy* does not cover pre-existing medical conditions.
- Emergency Medical/Dental Coverage is secondary. If *you* have health insurance, *you* must submit *your* claim to that provider first. If *you* do not have health insurance or it is known that *your* health insurance does not provide coverage in the geographical area where *your* medical emergency is treated, please submit *your* claim directly to *us*. Any payment *you* receive from any other insurance provider or any other entity will be deducted from *your* claim.
- If not otherwise specified, the benefit limits shown above are per policy.
- If *your policy* was purchased with a one-way booking, *your* *Departure Date* will be the *departure date* for *your trip* as shown on *your travel documents*, and *your* Coverage End Date and Return Date will be the return date for *your trip* as shown on *your travel documents* (not exceeding the insurance's product pre-defined maximum trip duration, counting from the *Departure Date*). Please contact *us* if *you* need to make any changes to *your* dates.

#### OUR PROMISE TO YOU

We are here for *You*.

If *you* need our support or *you* have questions about *your* insurance *policy*, please do not hesitate to contact *us*!

<b>Service Center:</b> T : +359 2 995 18 43 E : <a href="mailto:service.bg@allianz.com">service.bg@allianz.com</a> Working hours: 09:00 – 17:30 , Mon-Fri	<b>Claims Center:</b> T : +359 2 980 00 29 E : <a href="mailto:claims.bg@allianz.com">claims.bg@allianz.com</a> Working hours: 09:00 – 17:30 , Mon-Fri	<b>AWP P&amp;C S.A., branch Bulgaria</b> Reg. №: 202091075 Representative: Erik Andreas Heusel Address: str. „Srebarna“ 16, fl.8, Sofia 1407, Bulgaria
<b>Emergency 24/7 hotline for assistance abroad: +359 2 950 38 50</b>		

#### Withdrawal or cancellation of an insurance contracts, including insurance contracts concluded from distance

*Your* insurance contract is automatically terminated upon the expiration of the period for which it was concluded, as well as in the cases under the provisions of Code of Insurance of the Republic of Bulgaria. Cancellation of the insurance contract can be requested by *you* at any time by sending a notice in written to *us*. The amount of the cancellation costs is determined in accordance with the selected insurance product and the period of the insurance contract.

#### Cancellation of fixed-term insurance contracts with included travel cancellation coverage (e.g. "MyTravel Cancellation")

*You* can cancel *your* insurance contract by sending *us* a notice in written. The period of notice may not be shorter than one month and longer than three months counting from the specified *departure* date described in *your policy* and *traveler documents*. In this case, *we* will refund the full amount of the insurance premium paid by *you*. In the event that *you* wish to cancel *your* Travel Cancellation Policy in less than 30 days before the date of *your trip departure*, *we* will refund only that part of the insurance premium corresponding to the unexpired period of *your coverage*. In all cases, *we* do not owe a partial or full refund of the insurance premium if *you* have already filed or are expected to file an insurance claim with *us* in connection with *your trip*.

#### Insurance contract amendments

If *you* need to change *your* travel dates or update some of *your* insurance contract details, please contact our **Service Center**.

#### Complaints management

*Our* goal is to offer first class services. It is also important to *us* to respond to *your* concerns. If *you* are not satisfied with *our* products or *our* service, *you* can contact *us* at any time: [quality.at@allianz.com](mailto:quality.at@allianz.com)

*You* can also submit *your* complaint with the local Regulator authorities in Bulgaria: Financial Supervision Commission, Sofia 1000, Bulgaria, str. Budapeshta 16, E: [delovodstvo@fsc.bg](mailto:delovodstvo@fsc.bg), T: +359 2 9404 999, Working hours: 09:00 – 17:30 Mon-Fri

#### Data privacy

For any GDPR and data privacy matters concerning *your* insurance policy, *you* can contact *us* at any time: [dataprotection.azpbg@allianz.com](mailto:dataprotection.azpbg@allianz.com)

## GENERAL INSURANCE CONDITIONS

### WHO WE ARE

AWP P&C S.A., branch Bulgaria  
str. Srebarna 16  
1407 Sofia  
Bulgaria

AWP P&C S.A., branch Bulgaria is a registered entity in Bulgaria, as a branch of a foreign trader, under the provisions of "right of establishment" with UIC 202091075

We are the Bulgarian branch of the insurance company AWP P&C S.A., with registered address in France, str. "Dora Maar" 7, Saint Ouen 93400 and registration number 519 490 080

### ABOUT THIS POLICY

This *policy* is *our* contract with *you*. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, *we* are available during our working hours listed in Coverage Summary. Just visit *us* online or give *us* a call using the contact information listed in Coverage Summary. And, if *your* travel arrangements change, please be sure to let *us* know so *we* can make any necessary updates to *your policy*.

This *policy* has been issued based on the information *you* provided at the time of purchase. We will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. *You* will also notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

### WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

*Your policy* consists of 3 parts:

1. Insurance *policy*
2. General Terms and Conditions
3. Data privacy notice

#### NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

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## DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

<b>Accident</b>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<b>Accommodation</b>	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
<b>Adoption proceeding</b>	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
<b>Climbing sports</b>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<b>Cohabitant</b>	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<b>Computer System</b>	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
<b>Covered reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<b>Cyber Risk</b>	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> <li>1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system;</li> <li>2. Any error or omission involving access to, or the processing, use, or operation of any computer system;</li> <li>3. Any partial or total unavailability or failure to access, process, use, or operate any computer system; or</li> <li>4. Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.</li> </ol>
<b>Departure date</b>	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your trip</i> itinerary and in <i>your</i> travel documents.
<b>Doctor</b>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , or the sick or injured person's <i>family member</i> .
<b>Epidemic</b>	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
<b>Family member</b>	<i>Your</i> : <ol style="list-style-type: none"> <li>1. Spouse (by marriage, common law, domestic partnership, or civil union);</li> <li>2. <i>Cohabitants</i>;</li> <li>3. Parents and stepparents;</li> <li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;</li> <li>5. Siblings;</li> <li>6. Grandparents and grandchildren;</li> <li>7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;</li> <li>8. Aunts, uncles, nieces, and nephews;</li> <li>9. Legal guardians and wards; and</li> <li>10. Paid, live-in caregivers.</li> </ol>
<b>First responder</b>	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an accident or emergency to provide aid and relief.
<b>High-altitude activity</b>	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
<b>Illegal act</b>	An act that violates law where it is committed.
<b>Injury</b>	Physical bodily harm.
<b>Local public transportation</b>	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> less than 150 kilometers.
<b>Mechanical breakdown</b>	A mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).
<b>Natural disaster</b>	A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
<b>Pandemic</b>	An <i>epidemic</i> that is recognized or referred to as a pandemic by a representative of the World Health Organization (WHO) or an official government authority.
<b>Policy</b>	The travel insurance coverage purchased. The <i>policy</i> includes Insurance <i>Policy</i> , General Terms and Conditions and Data privacy notice.
<b>Political risk</b>	Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to: <ul style="list-style-type: none"> <li>· Nationalization;</li> <li>· Confiscation;</li> <li>· Expropriation (including Selective Discrimination and Forced Abandonment);</li> <li>· Deprivation;</li> </ul>

- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

<b>Primary residence</b>	Your permanent, fixed home address for legal and tax purposes.
<b>Pre-existing medical condition</b>	<p>Medical condition or a disease which:</p> <ol style="list-style-type: none"> <li>1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>;</li> <li>2. Presented symptoms; or</li> <li>3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed).</li> </ol> <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p> <p>For example, a sprained knee <i>you</i> have had treated in the 120 days prior to and including the purchase date of <i>your policy</i> will be considered a <i>pre-existing medical condition</i>. If <i>you</i> later have to cancel <i>your trip</i> because, for instance, the sprained knee now requires surgery, or because <i>your</i> recovery is taking longer than expected, or for any other reason arising out of the knee sprain, this would be considered a <i>pre-existing medical condition</i>.</p>
<b>Quarantine</b>	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
<b>Refund</b>	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
<b>Service animal</b>	<p>Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair.</p> <p>Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.</p>
<b>Severe weather</b>	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
<b>Terrorist event</b>	An act carried out by an organized terrorist group recognized by the government authority and applicable law of <i>your</i> country of residence that <i>injures</i> people or damages property to achieve a political, ethnic, or religious result. It does not include general civil protest, unrest, rioting, or acts of war.
<b>Traffic Accident</b>	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
<b>Travel carrier</b>	<p>A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include:</p> <ol style="list-style-type: none"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers; or</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or</li> <li>4. <i>Local public transportation</i>.</li> </ol>
<b>Travel supplier</b>	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.
<b>Travelling companion</b>	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
<b>Trip</b>	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It must be booked with the <i>travel supplier</i> , from which <i>you</i> purchased this <i>policy</i> . It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 93 days.
<b>Uninhabitable</b>	A <i>natural disaster</i> , fire, flood, burglary, storm, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
<b>We, Us, or Our</b>	AWP P&C S.A., branch Bulgaria.
<b>You or Your</b>	All persons listed as insureds in the Insurance <i>policy</i> .

## WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for insurance. *Your policy's* coverage effective date and coverage end date are indicated in *your insurance policy*. The *policy* is effective at 00:00 on the day after we receive the order and you pay the full premium. The order must be received and the full premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while *your policy* is in effect.

Except for one-way and same-day return *trips*, the *departure date* and return date that you provided at time of purchase are counted as two separate days of travel when we calculate the duration of *your trip*.

*Your policy* ends on the coverage end date listed in *your* Specific Conditions. However, there are situations where *your policy* may end on a different date. If *your policy* was purchased with a one-way booking, *your coverage end date* will be the scheduled return date for *your trip*, as shown on *your* travel documents (not exceeding 93 days from the *departure date* shown on *your* travel documents). Additionally, *your policy* will end on the earliest of:

1. At 23:59 on the day you cancel *your policy*; or
2. At 23:59 on the day you file a trip cancellation claim with us;
3. At 23:59 on the day you end *your trip*, if you end *your trip* early;
4. At 23:59 on the day you arrive at a medical facility for further care if you end *your trip* due to a medical reason; or
5. At 23:59 on the 93<sup>rd</sup> day of the *trip*.

However, if *your* return travel is delayed due to a *covered reason*, we will extend *your coverage period* until the earlier of when you are able to return to *your* point of origin or *primary residence*, or until you arrive at a medical facility for further care following a medical repatriation or *trip* interruption.

Please note that this *policy* applies for a specific *trip* and cannot be renewed.

## DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages, which are included in *your policy*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

### A. TRIP CANCELLATION COVERAGE

If *your trip* is cancelled or rescheduled for a *covered reason* listed below, we will reimburse you for *your* non-refundable trip payments, deposits, cancellation fees, and change fees costs to rebook your transportation (less available *refunds*), up to the maximum benefit for trip cancellation coverage listed in *your* Coverage Summary. Please note that this coverage only applies before you have left for *your trip*.

Also, if you prepaid for shared *accommodations* and *your travelling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees you are required to pay.

**IMPORTANT:** You must notify all of *your travel suppliers* within 48 hours of discovering that you will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If you notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents you from being able to notify *your travel suppliers* within that 48-hour period, you must notify them as soon as you are able.

#### Covered reasons:

1. You or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make you cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. A *doctor* advises you or a *travelling companion* to cancel *your trip* before you cancel it.

2. A *family member* who is not travelling with you becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.

3. You, a *travelling companion*, *family member*, or *your service animal* dies on or after *your policy's* Coverage Effective Date and before *your trip*.

4. You or a *travelling companion* is *quarantined* before *your trip* due to having been exposed to:

- a. A contagious disease other than an *epidemic* or *pandemic*; or
- b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
  - i. The *quarantine* is specific to you or a *travelling companion*, meaning that you or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and

- ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. *You* or a *travelling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. *You* or a *travelling companion* need medical attention; or
- b. *Your* or a *travelling companion's* vehicle needs to be repaired because it is not safe to operate.

6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).

7. *Your primary residence* becomes *uninhabitable*.

8. *Your travel carrier* cannot get *you* to *your* original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:

- A. *A natural disaster*;
- B. *Severe weather*;
- C. *Strike*, unless threatened or announced prior to the purchase of *your policy*; or
- D. Government-mandated shutdown of airline or train operations. This does not include travel alerts/bulletins or prohibitions by any government or public authority.

However, if *you* can get to *your* original destination another way, we will reimburse *you* for the following, up to *your policy's trip* cancellation coverage maximum benefit:

- i. The necessary cost of the alternative transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by *your* delayed arrival, less available *refunds*.

The following conditions apply:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with *your travel carrier*.
- b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased *your policy*.

9. *You* or a *travelling companion* is terminated or laid off by a current employer after *your policy's* purchase date.

The following conditions apply:

- a. The termination or layoff is not *your* or *your travelling companion's* fault;
- b. The employment must have been permanent (not temporary or contract); and
- c. The employment must have been for at least 12 continuous months.

10. *You* or a *travelling companion* secures permanent, paid employment, after *your policy's* purchase date, that requires presence at work during the originally scheduled *trip* dates.

11. *Your* or a *travelling companion's primary residence* is permanently relocated by at least 150 kilometers due to a transfer by *your* or a *travelling companion's* current employer. This coverage includes relocation due to transfer by *your* spouse's current employer.

12. *You* or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.

13. *You* or a *travelling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.

14. *You*, a *travelling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.

15. *You* or a *travelling companion* is medically unable to receive an immunization required for entry into a destination.

16. *Your* or *travel companion's* travel documents required for the *trip* are stolen.

The following condition applies:

- a. *You* must provide evidence of *your* efforts to obtain replacement documents that would allow you to keep the originally scheduled *trip* dates.

17. *You* or a *travelling companion* is refused a tourist visa by the authorities of the destination or transit country.

18. *You* find out *you* are pregnant after purchasing this *policy*.

19. You need to attend the birth of a *family member's* child.
20. Your destination becomes *uninhabitable*.
21. Family outside *your* country of residence cannot accommodate *you* during your *trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.
22. Government authorities order a mandatory evacuation due to a *natural disaster* at *your* destination that is in effect within 24 hours prior to *your departure date*.

The following condition applies:

- a. *Your policy* was purchased prior to public knowledge of the event leading to the mandatory evacuation.

23. You or a *travelling companion* legally separates or divorces on or after *your policy's* Coverage Effective Date but before *your* scheduled *departure date*.

The following condition applies:

- a. *Your policy* was purchased within 14 days of the *trip* purchase date.

24. You or a *travelling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure point of *your trip*.
25. You or a *travelling companion's* primary vehicle intended for transporting *you* or the *travelling companion* to the point of *your trip's* departure or intended to be the primary mode of transportation during *your trip* is stolen.
26. You fail the final exam or *you* fail to advance to the next grade level at an accredited educational establishment, where *you* are a student.
27. Your tour operator or commercial event organizer cancels *your* multi-day tour or multi-day event that is the main purpose of *your trip* and was purchased prior to *your departure date* due to:
  - a. *A natural disaster*;
  - b. *Severe weather*.

NOTE: We will not reimburse *you* for the cost of the cancelled multi-day tour or multi-day event. We will reimburse *you* for the pre-paid, non-refundable cost of *accommodations* for and transportation to and from the cancelled multi-day tour or multi-day event.

The following condition applies:

- a. A *doctor* advises *you* or the *travelling companion* not to participate in the activity before *your departure date*.

## B. TRIP INTERRUPTION COVERAGE

If *you* have to interrupt *your trip* or end it early due to one or more of the *covered reasons* listed below, we will reimburse *you*, less available *refunds*, up to the maximum benefit for trip interruption coverage listed in *your* Coverage Summary, for:

- i. The prorated portion of *your* unused non-refundable *trip* payments and deposits.
- ii. Additional *accommodation* fees *you* are required to pay, if *you* prepaid for shared *accommodations* and *your travelling companion* has to interrupt their *trip*.
- iii. Necessary transportation expenses *you* incur to continue *your trip* or return to *your primary residence*.
  - We will reimburse *you* either for the new return *travel carrier* ticket to *your primary residence* or for the non-refundable portion of *your* original return ticket, but not both.
- iv. Additional *accommodation* and transportation expenses if the interruption causes *you* to stay at *your* destination (or the location of the interruption) longer than originally planned. **There is a per policy maximum of BGN 200 per day for 5 days.**

**IMPORTANT:** You must notify all of *your travel suppliers* within 24 hours of discovering that *you* will need to interrupt *your trip* (this includes being advised to interrupt *your trip* by a *doctor*). If *you* notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents *you* from being able to notify *your travel suppliers* within that 24-hour period, *you* must notify them as soon as *you* are able.

### Covered reasons:

1. You or a *travelling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make *you* interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following conditions apply:

- a. A *doctor* must either examine or consult with *you* or the *travelling companion* before *you* make a decision to interrupt the *trip*.
- b. You must not have travelled against your home country's government advice or against local authority advice at *your trip* destination.

2. A *family member* who is not travelling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).

The following condition applies:

- a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor* or require hospitalization.

3. You, a *travelling companion*, *family member*, or *your service animal* dies during *your trip*.

4. You or a *travelling companion* is *quarantined* during *your trip* due to having been exposed to:
  - a. A contagious disease other than an *epidemic* or *pandemic*; or
  - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
    - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
    - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.

5. You or a *travelling companion* is in a *traffic accident* (not including a *mechanical breakdown*).

One of the following conditions must apply:

- a. You or a *travelling companion* needs medical attention; or
  - b. The vehicle needs to be repaired because it is not safe to operate.
6. You are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
7. Your *primary residence* becomes *uninhabitable*.
  8. Your *travel carrier* cannot get *you* to your original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
    - A. A *natural disaster*;
    - B. *Severe weather*;
    - C. *Strike*;
    - D. Government-mandated shutdown. This does not include travel alerts/bulletins or prohibitions by any government or public authority.

However, if *you* can get to your original destination another way, we will reimburse *you* for the following, up to your *policy's* maximum *Trip* interruption coverage maximum benefit:

- i. The necessary cost of alternate transportation, less available *refunds*; and
- ii. The cost of any lost prepaid *accommodations* caused by your delayed arrival, less available *refunds*.

The following condition applies:

- a. Alternate transportation arrangements must be in a similar or lower class of service as *you* were originally booked with your *travel carrier*.
  - b. Coverage for a strike does not apply when the striking workers are employed by the *travel carrier*, or an affiliate of the *travel carrier*, from which *you* purchased your *policy*.
9. You or a *travelling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
  10. You or a *travelling companion* is a traveler on a hijacked aircraft, train, vehicle, or vessel.
  11. You, a *travelling companion*, or a *family member* serving in the armed forces is reassigned or has personal leave status changed, except because of war or disciplinary action.
  12. You miss at least 50% of the length of *your trip* due to one of the following:
    - A. A *travel carrier* delay, not including a *travel carrier* cancellation without rebooking;
    - B. A strike, unless threatened or announced prior to the purchase of your *policy*;
    - C. A *natural disaster*;
    - D. Roads are closed or impassable due to *severe weather*;
    - E. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*
      - i. You must provide evidence of *your* efforts to obtain replacement documents.
    - F. Civil disorder.
  13. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.
  14. You need to attend the birth of a *family member's* child.
  15. Your destination becomes *uninhabitable*.
  16. Family outside your country of residence cannot accommodate *you* during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.

17. Government authorities order a mandatory evacuation due to a *natural disaster* at your destination while you are on your trip.

The following condition applies:

- a. Your policy was purchased prior to public knowledge of the event leading to the mandatory evacuation.
18. Your or a travelling companion's vehicle experiences a *mechanical breakdown* during your trip, which results in the vehicle being unable to be driven safely.
19. Your or a travelling companion's vehicle, which serves as a primary mode of transportation during your trip, is stolen.

## C. TRAVEL DELAY COVERAGE

If your or a travelling companion's trip is delayed for one of the covered reasons listed below, we will reimburse you for the following expenses, less available refunds, up to the maximum benefit shown in your Coverage Summary for travel delay:

- i. Your lost prepaid trip expenses and additional expenses you incur while and where you are delayed for meals, accommodation, communication, and local transportation, subject to a daily (24 hours) limit listed in your Coverage Summary:
- ii. If the delay causes you to miss the departure of your cruise or tour, necessary transportation expenses to either help you rejoin your cruise/tour or reach your destination.
- iii. If the delay causes you to miss the departure of your flight or train due to a local public transportation delay on your way to the departure airport or train station, necessary transportation expenses to either help you reach your destination or return home.

**NOTE: We will not reimburse you for any expenses that are your travel carrier's or travel supplier's responsibility.**

The delay must be for at least the Minimum Required Delay listed in your Coverage Summary and due to one of the following covered reasons:

1. A travel carrier delay;
2. A strike, unless threatened or announced prior to the purchase of your policy;
3. Quarantine during your trip due to having been exposed to:
  - a. A contagious disease other than an epidemic or pandemic; or
  - b. An epidemic or pandemic (such as COVID-19), but only when the following conditions are met:
    - i. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
    - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.
4. A natural disaster;
5. Lost or stolen travel documents;
6. Hijacking, unless it is a terrorist event;
7. Civil disorder, unless it rises to the level of political risk;
8. A traffic accident; or
9. A travel carrier denies you or a travelling companion boarding based on a suspicion that you or a travelling companion has a contagious medical condition (including an epidemic or pandemic disease such as COVID-19). This does not include your refusal or failure to comply with rules or requirements to travel or of entry to your destination.

## D. TRAVEL SERVICES DURING YOUR TRIP

If you need travel services during your trip, we are available 24 hours a day. With our global reach and multi-lingual staff, we are here to help you.

### Finding a Doctor or Medical Facility

If you need care from a doctor or medical facility while you are travelling, we can assist you in finding one.

### Monitoring Your Care

If you are hospitalized, our medical staff will stay in contact with you and the doctor caring for you. We can also notify your family and your doctor back home of your illness or injury and update them on your status.

### Lost Travel Documents Assistance

If your passport or other travel documents are lost or stolen, we can assist you in getting your documents replaced and can help you change your travel arrangements as required.

### Emergency Language Translation

We can assist you with translation services in the event you need help in a foreign country.

### Emergency Cash Assistance

If your travel is delayed or interrupted and you need extra money to pay for unexpected expenses, we can assist in arranging the transfer of funds from your family or friends.

### Legal Referrals

We can help you find local legal advice if you need it while you are travelling.

## Emergency Message Delivery

We can assist you in getting an urgent message to someone back home.

## GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect you, a *travelling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your intentional self-harm or if you attempt or commit suicide*;
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
5. Fertility treatments or elective abortion;
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
7. A mental or nervous health disorder, such as Alzheimer’s disease, anxiety, dementia, depression, neurosis, psychosis, or their related physical symptoms. This exclusion applies only to trip cancellation coverage and trip interruption coverage;
8. Acts committed with the intent to cause loss;
9. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
10. Participating in or training for any professional or semi-professional sporting competition;
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
  - a. Skydiving, BASE jumping, hang gliding, or parachuting;
  - b. Bungee jumping;
  - c. Caving, rappelling, or spelunking;
  - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
  - e. *Climbing sports* or free climbing;
  - f. *Any high-altitude activity*;
  - g. Personal combat or fighting sports;
  - h. Racing or practicing to race any motorized vehicle or watercraft;
  - i. Free diving; or
  - j. Scuba diving at a depth greater than 20 meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when you, a *travelling companion*, or a *family member* is the victim of such act;
13. An *epidemic or pandemic*, except when an *epidemic or pandemic* is expressly referenced in and covered under trip cancellation coverage, trip interruption coverage or emergency medical/dental coverage;
14. *Natural disaster*, except as expressly covered under trip cancellation coverage, or trip Interruption coverage, or travel delay coverage;
15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
16. Nuclear reaction, radiation, or radioactive contamination;
17. War (declared or undeclared) or acts of war;
18. Military duty, except as expressly covered under trip cancellation coverage or trip interruption coverage;
19. Civil disorder or unrest, except when civil disorder or unrest is expressly referenced in and covered under trip interruption coverage or travel delay coverage;
20. *Terrorist events*, except when *terrorist events* are expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, or travel delay coverage;
21. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except as expressly covered under trip cancellation coverage or trip interruption coverage;
22. *Political risk*;
23. *Cyber risk*;
24. *Any travel supplier’s* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
25. *Travel supplier* restrictions on any *baggage*, including medical supplies and equipment;
26. Ordinary wear and tear or defective materials or workmanship;
27. An act of gross negligence by you or a *travelling companion*;
28. *Your intent to receive health care or medical treatment of any kind while on your trip*; or
29. Travel against the orders or advice of any government or other public authority.

This *policy* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

**IMPORTANT:** You are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s); or
2. The travel dates in *your* travel documents do not represent *your* actual travel dates (does not apply to insurance purchased with a one-way booking).

**Claims notification**

Before reporting a claim, please check *your* policy and the description of *your* coverage. Keep in mind that not every loss is covered, even if they are sudden and unexpected.

**IMPORTANT:** Here *you* will find information on how to notify *your* claim. Please be aware, that for *you* all sections apply, which are covered in *your* product and listed in the Coverage Summary.

To submit *your* claim by phone or mail:

- Email: [claims.bg@allianz.com](mailto:claims.bg@allianz.com)
- Phone : +359 2 980 00 29

**What must be done for each type of a claim?**

*You* are obliged to keep the damage as low as possible and to prove it. Therefore, in each case, please obtain suitable evidence of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and the extent of the damage (e.g. invoices, receipts). Please send *us your* notice of claim with the appropriate evidence without delay.

**The following evidence is required for all submissions:**

- The original booking confirmation of the *trip* with details of the booked service, the travel participants and the price of the *trip* including the *policy*;
- Invoices, receipts and payment confirmations for all costs incurred;
- Information on whether *you* have other travel insurance, such as through a credit card, private health insurance, motorists' club, etc.;
- Any other relevant and helpful documents confirming the claim submitted;
- Bank details with name and address of the payee;

For the exact supporting documents required for *your* individual claim, please refer to the "required documents" section when submitting via the online portal.

For your convenience, *you* will find an overview of the required documents here.

**For the handling of cancellation or trip interruption claims we require:**

For all claims:

- The original booking confirmation of the *trip* stating the service booked, the travel participants and the *trip* price;
- The cancellation invoice (or invoices) confirming the cancellation costs incurred including the tour operator's cancellation schedule;
- A full explanation of why *you* had to cancel, interrupt, or completely abandon *your trip*;
- Confirmation(s) of payment of all expenses claimed;
- Information and corresponding receipts regarding any *refunds*;

For medical reasons:

- Detailed medical documentation including medical history of the medical event (e.g. patient file, treatment documents, discharge report, findings);
- Confirmation of sick leave from an insurance company physician, if requested;
- A certified copy of the death certificate, if applicable;
- Proof of relationship (birth certificate, marriage certificate) if event of relatives;
- Registration form for proof of cohabitation.

If quarantine :

- (Segregation) notice from the competent authority with details of the period of quarantine issued to *you* or *your travel companion* by name.

In case of a *traffic accident*:

- A police report describing and confirming the *traffic accident*;
- *Accident* report from the motor vehicle liability insurance company;

As a result of adoption proceedings:

- Official summons to the court proceedings.

If *your* residence became uninhabitable:

- Confirmation from the appropriate government agency of the circumstances in *your* home.

If caused by a *terrorist event*:

- Information about the terrorist event that caused *you* to cancel or interrupt *your trip*.

If unexpected termination:

- Employment contract, letter of resignation, statement of deregistration from social security.

For all reasons not listed here:

- relevant confirmations from offices, authorities, institutions - in order to be able to check the reason for the damage.

**For the processing of emergency medical/dental claims we require:**

- *Doctor's* report (with patient's name, diagnosis, treatment data);
- *Doctor's* or *hospital* bill including settlement/payment confirmation from the statutory health insurance fund or private health insurance company;
- Other invoices or receipts with payment confirmation of the issuer for which compensation is claimed.

**For the settlement of claims of the travel delay coverage we need:**

- An explanation of what caused the delay;
- Confirmation from the airline or carrier about the delay, including a description of the cause;
- Original airline ticket(s), train ticket(s), train ticket(s);
- Receipts, invoices for additional transportation and/or *accommodation* costs.

**For handling *baggage* claims we need:**

- A police report filed with the appropriate security agency;
- A written confirmation from the tour operator or the accommodation provider;
- The Property Irregularity Report (PIR) from the airline or carrier in case of damage or loss of *your baggage*;
- Original invoices, receipts or other appropriate proof of ownership of the claimed items;
- Repair invoice or cost estimate.

In order to process claims for delayed *baggage*, we require:

- A written confirmation of the Property Irregularity Report (PIR) from the airline or carrier about the temporary loss of *your baggage*, including a description of when *you* received your baggage back;
- Invoices for absolutely necessary new purchases while *you* were waiting for the delivery of *your luggage*.

## GENERAL PROVISIONS AND CONDITIONS

**Applicable law:**

Bulgarian law shall apply, place of jurisdiction shall be Sofia.

**Loss of entitlement to insurance benefits:**

*We* shall be exempt from paying benefits if *you* intentionally make false statements on the occasion of the insured event, in particular in the notification of the claim, conceal circumstances material to the claim or falsify evidence, even if this does not cause *us* any disadvantage.

**When do we pay the indemnity sum:**

*Our* cash benefits are due upon completion of the investigations necessary to determine the insured event and the scope of the benefit. *We* will provide payment to *Your* bank account once all the required documents are provided and the claim is confirmed. The applicable provisions are the one stated in the Code of Insurance of Republic of Bulgaria.

**Subsidiary agreements:**

No intermediary is authorized to promise insurance coverage that deviates from the General and Supplementary Terms and Conditions of Insurance listed above by means of verbal or written collateral agreements, or to make an assessment of a circumstance that is binding for the insurer.