

COVERAGE SUMMARY

My MULTITRIP with Cancellation 2204

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT
Trip Cancellation Coverage	You have to cancel your trip before you depart. Deductible of 30% applies for the insured person in the amount of the calculated insurance indemnification in case of insured events related to <i>epidemic</i> or <i>pandemic</i> disease	1 500 EUR
Trip Interruption Coverage	Your travel plans are interrupted while you are on your trip. Pre-paid, but unused travel services - 500 EUR Early return trip expenses - 500 EUR Onward journey expenses - 250 EUR Trip prolongation expenses - max. 50 EUR per day, up to 5 days	500 EUR
Travel Delay Coverage	Your travel plans are delayed while you are on your trip. Maximum refund per 24-hour period of delay for meals and accommodation With Receipts Daily Limit - 100 EUR Minimum Required Delay - 12 hours	500 EUR
Baggage Coverage	Your baggage is lost, damaged, or stolen while on your trip. Maximum benefit for all high value items - 250 EUR	500 EUR
Baggage Delay Coverage	Your baggage is delayed by an airline, cruise line, or other travel carrier while on your trip. Minimum Required Delay - 12 hours	100 EUR
Emergency Medical / Dental Coverage abroad	You have to pay for emergency medical or dental treatment while on your trip. Maximum sublimit in case of <i>pandemic</i> or <i>epidemic</i> disease - 25 000 EUR Dental Care maximum sublimit - 500 EUR	50 000 EUR
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip. Repatriation due to medical reasons - 50 000 EUR Return of dependents - 1 000 EUR Transport to bedside - 1 000 EUR Repatriation of remains or funeral abroad - 2500 EUR Search and Rescue sublimit - 5 000 EUR	50 000 EUR
Personal Liability Coverage	You are financially liable for damage you cause to a third party or their property while on your trip.	7 500 EUR
Travel Accident Coverage	You suffer a death or disability as a result of a travel accident during your trip. In case of death or permanent disablement - 2 500 EUR	2 500 EUR
Road-Side Assistance Coverage	You have a vehicle breakdown or road-side incident while on your trip. Repair-on-spot or towing assistance - 500 EUR Accommodation expenses - 300 EUR, max. 3 overnights Onward journey, incl. rental car - 300 EUR, max. 3 days of rental Return home expenses - 1 000 EUR Vehicle repatriation expenses - 1 000 EUR Personal vehicle collection expenses - 1 000 EUR	1 000 EUR

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;
- *Your policy* should be purchased before the known departure date (before the departure from Bulgaria);
- *The policy* is applicable only for:
 - * **Bulgarian citizens** with permanent residence in Bulgaria and for travels with starting point from Bulgaria;
 - * **Foreigners** with permanent residence in Bulgaria and valid residence permit for unlimited period of time in Bulgaria;
- 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.
- Road-side Assistance Coverage is only applicable to vehicles up to 10 years of age, counting from date of first registration and registered on the name of the Insured person. The coverage is with scope "Europe" incl. Bulgaria as specified in the Terms and Conditions. No coverage applies to vehicles registered to legal person, rent-a-car or vehicles used for trade purposes.
- 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.

Booked travels covered under the clause of "Trip Cancellation Coverage" as included in the insurance product „My MULTIRIP with Cancellation 2204“

- The insurance *policy* covers only *your* booked *trips* with starting point from Bulgaria and booked after the purchase of the insurance *policy*;
- *Trip* that is booked prior to the purchase date of the insurance *policy* is covered under *Trip Cancellation coverage* if it is:
 - * with a travel departure date after no less than **31 days** counting from the *policy purchase date*, **or**
 - * booked no later than **3 days**, before the *policy purchase date*;
- No insurance coverage applies to insurance *policies* purchased after the travel start date or out of the accepted purchase period;

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*!

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

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*.

Cancellation of annual contracts (e.g. "My MULTIRIP with cancellation")

You can cancel *your* annual insurance contract by sending *us* a notice in written. In case *you* cancel *your* *policy* before the start of the insurance coverage, *we* will refund the full amount of the insurance premium paid by *you*. In case of cancellation of annual insurance contracts where the coverage period has already started, *you* can cancel *your* *policy* by sending *us* a notice in written, in which case *we* will refund only that part of the insurance premium corresponding to the unexpired period of *your* coverage, but only under the condition that no insurance event has occurred and no insurance claim is expected to be filed by *you*. The day of the notice delivery (notification) shall be considered as a used day from the insured period.

Insurance contract amendments

If *you* need to update some of *your* personal details, please contact our **Service Center**. Changes of the insurance contract are not allowed after the start date of *your* coverage.

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

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, 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

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.

Accident	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
Accommodation	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.
Adoption proceeding	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.
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
Climbing sports	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer System	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.
Continuous coverage	You have “continuous coverage” when the Coverage Effective Date of this policy is no later than 2 days after the Coverage End Date of a previous annual policy issued to you by us.
Covered reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Cyber Risk	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"> 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; 2. Any error or omission involving access to, or the processing, use, or operation of any computer system; 3. Any partial or total unavailability or failure to access, process, use, or operate any computer system; or 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.
Departure date	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.
Doctor	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 <i>injured person’s family member</i> .
Epidemic	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.
Family member	<i>Your</i> : <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers.
First responder	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.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
High value items	Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, <i>sporting equipment</i> , mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.
Hospital	An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i> . It must: <ol style="list-style-type: none"> 1. Be primarily engaged in providing inpatient diagnostic and therapeutic services; 2. Have organized departments of medicine and major surgery; and 3. Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Local public transportation	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.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including running out of fluids (except fuel).

Medical escort	A professional person contracted by <i>our</i> medical team to accompany a seriously ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>travelling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for your illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	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.
Pandemic	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.
Policy	The travel insurance coverage purchased. The <i>policy</i> includes Insurance <i>Policy</i> , General Terms and Conditions and Data privacy notice.
Political risk	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"> · Nationalization; · Confiscation; · Expropriation (including Selective Discrimination and Forced Abandonment); · Deprivation; · Requisition; · Revolution; · Rebellion; · Insurrection; · Civil commotion assuming to proportion of or amounting to an uprising; · Military and usurped power.
Primary residence	<i>Your</i> permanent, fixed home address for legal and tax purposes.
Pre-existing medical condition	<p>Medical condition or a disease which:</p> <ol style="list-style-type: none"> 1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>; 2. Presented symptoms; or 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). <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>
Quarantine	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.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	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.
Service animal	<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>
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Terrorist event	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.
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; or 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company, or other travel service provider.

Travelling companion	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.
Trip	<p>Your travel originally scheduled to begin on your departure date and end on your return date to, within, and/or from a location</p> <ul style="list-style-type: none"> • at least 50 km away from your primary residence; or • abroad; or • outside your city/town of residence, provided that your travel includes an overnight stay. <p>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 62 days.</p>
Uninhabitable	A natural disaster, 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.
We, Us, or Our	AWP P&C S.A., branch Bulgaria.
You or Your	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 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.

The coverage period ends at 23:59 local time on the coverage end date, unless you are on a trip. If you are on a trip on your coverage end date, your coverage will end on the earlier of:

1. The day you arrive at *your* point of origin or *primary residence*; or
2. 2 days after the coverage end date;

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.

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, that happens after your trip's purchase date, 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 after you purchase *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* if you don't have *continuous coverage*, or prior to the *trip's* purchase date; 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* effective date is prior to public knowledge of the event leading to the mandatory evacuation, unless *you* have *continuous coverage*.
- b. *You* purchased *your trip* 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. The *trip* was purchased during the coverage period, unless *you* have *continuous coverage*.

24. *Your* or a *travelling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure point of *your trip*.

25. *Your* 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 trip maximum of BGN 100 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, unless threatened or announced prior to the purchase of your policy, if you do not have continuous coverage, or prior to the trip's purchase date;*
 - 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 traveller 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, if you do not have continuous coverage, or prior to the trip's purchase date;*
 - 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 effective date is prior to public knowledge of the event leading to the mandatory evacuation, unless you have continuous coverage.*
 - b. *You purchased your trip 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 you 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, if you do not have *continuous coverage*, or prior to the trip's purchase date;
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. BAGGAGE COVERAGE

If your *baggage* is lost, damaged, or stolen while you are on your trip, we will pay you, less available *refunds*, the lowest of the following, up to the maximum benefit listed for *baggage* loss in your Coverage Summary:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* at the current market price for the same or similar item, reduced by 10% for each full year of use since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. You have taken necessary steps to keep your *baggage* safe and intact and to recover it;
- b. You have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator within 24 hours of discovery of the loss;
- c. You must file and retain a copy of a police report in case of theft of *high-value items*;
- d. You must provide original receipts or another proof of purchase for the lost, damaged, or stolen items. **For items without an original receipt or a proof of purchase, we will cover up to 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item;** and
- e. You must report theft or loss of a cellular device to your network provider and request to block the device.

The following items are not covered:

1. **Animals, including remains of animals;**
2. **Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;**
3. **Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);**
4. **Hearing aids, prescription eyewear, and contact lenses;**
5. **Artificial teeth, prosthetics, and orthopedic devices;**
6. **Wheelchairs and other mobility devices;**
7. **Consumables, medicines, medical equipment/supplies, and perishables;**
8. **Tickets, passports, deeds, blueprints, stamps, and other documents;**
9. **Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travel cheques, securities, bullion, and keys;**
10. **Rugs and carpets;**
11. **Antiques and art objects;**
12. **Fragile and brittle items;**
13. **Firearms and other weapons, including ammunition;**
14. **Intangible property, including software and electronic data;**
15. **Property for business or trade;**
16. **Property you do not own;**
17. **High value items stolen from a car, locked or unlocked; and**
18. **Baggage while it is:**
 - a. **Shipped, unless with your *travel carrier*;**
 - b. **In or on a car trailer;**
 - c. **Unattended in an unlocked motor vehicle; or**
 - d. **Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside;**
19. **Baggage that is misplaced, forgotten, or lost while in your possession.**

E. BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse *you* for expenses *you* incur for the essential items *you* need until *your baggage* arrives, up to the maximum benefit shown in *your* Coverage Summary for *baggage* delay.

The following conditions apply:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under *baggage* delay in *your* Coverage Summary.

F. EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD

If *you* receive emergency medical or dental care while *you* are on *your trip* abroad for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which *you* are responsible, up to the maximum benefit listed for emergency medical/dental coverage in *your* Coverage Summary (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip abroad*, *you* have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your* return home (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
2. While on *your trip abroad*, *you* have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If *you* need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of *your* Emergency medical/dental coverage.

IMPORTANT: Please note that this is secondary coverage. 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.

The following conditions and exclusions apply:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor*, dentist, *hospital*, or other provider authorized to practice medicine or dentistry.
- b. This coverage will not pay for any care provided after *your* coverage ends.
- c. This coverage will not pay for any care for any illness, *injury*, or medical condition that did not originate during *your trip* abroad;
- d. This coverage will not pay for non-emergency care or services in general and the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize *you*);
 7. Experimental treatment; and
 8. Any other non-emergency medical or dental care.
- e. *You* must not have travelled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

G. EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate and life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* medical team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;

- c. You must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility;
- e. You must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Medical Repatriation (Getting you home after you receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, *we* will:

- 1. Arrange and pay for *you* to be transported via a commercial transportation carrier in the same class of service that *you* originally booked, unless otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.
- 2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special *accommodations* must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange;
- c. All decisions about *your* repatriation must be made by medical professionals licensed in the countries where they practice;
- d. *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- e. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to *your* chosen destination;
- f. *You* must not have traveled against the orders or advice of any government or other public authority at any location to, from, or through which *you* are travelling on *your trip*.

Transport to Bedside (Bringing a friend or family member to you)

If *you* are told by the treating *doctor* that *you* will be hospitalized for more than 72 hours or that *your* condition is life-threatening during *your trip*, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with *you*.

The following condition applies:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange.

Return of Dependents (Getting minors and dependents home)

If *you* die or are told by the treating *doctor* *you* will be hospitalized for more than 24 hours during *your trip*, *we* will arrange and pay to transport *your travelling companions* who are under the age of 18, or dependents requiring *your* full-time supervision and care to one of the following:

- 1. *Your primary residence*; or
- 2. A location of *your* choice in *your* country of residence.

We will arrange and pay for an adult *family member* to accompany *your travelling companions* who are under the age of 18 or dependents requiring *your* full-time supervision and care, if *we* determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalized, or if *you* die, and if *you* do not have an adult *family member* travelling with *you* that is capable of caring for the *travelling companions* under the age of 18 or dependents;
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport *your* remains to one of the following:

- 1. A funeral home near *your primary residence*; or
- 2. A funeral home located in *your* country of residence.

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, *we* will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in *your* Coverage Summary, if *you* are reported missing during *your trip* or have to be rescued from a physical emergency.

H. PERSONAL LIABILITY COVERAGE

If *you* damage or destroy third-party property (property damage) or cause bodily *injury* or damage to the health of or kill third-party persons (personal injury) during *your trip* and are held liable for damages, *we* will reimburse *you* for the corresponding damages. *We* will provide:

1. for the satisfaction of compensation obligations that accrue to you as a result of bodily *injury* or property damage attributable to an insured event on the basis of statutory liability provisions under private law, and
2. for reimbursement of the costs of indemnification and defence against an obligation to pay damages asserted by a third party up to the maximum sum insured stated in the summary of your travel personal liability insurance coverage.

The following conditions apply:

1. you have caused the damage
 - a. from the hazards of everyday life, with the exception of the hazards of a business, professional or commercial activity;
 - b. from the keeping and use of bicycles;
 - c. from the non-professional practice of sports (except hunting and extreme sports);
 - d. from the occasional use, but not the keeping, of electric boats and sailboats;
 - e. from the keeping and use of other - not motor-driven - watercraft;
 - f. from the use of residential premises and other premises rented for private purposes.
2. you authorize the lawyer appointed by us (defence lawyer, legal counsel), provide him with all necessary information and leave the conduct of the case to him;
3. you authorize us, within the scope of our duty to perform, to make all declarations that appear expedient to us;
4. if it is not possible for you to obtain our instructions in good time, you will take all necessary procedural steps of your own accord within the prescribed period of time.
5. you shall not be entitled to acknowledge a claim in whole or in part without our consent.

IMPORTANT: A right to compensation for justified claims for damages exists abroad only if the claimant can enforce against *your* assets.

The following is not covered:

In addition to the general exclusions, there is no coverage for

1. if the investigation of claims or the fulfillment of other obligations on our part is prevented by state authority, third parties or by you;
2. for damages caused by aircraft and equipment and motor vehicles of all kinds;
3. for damage caused by you to yourself, a *family member* or a person named in the *policy*;
4. for damage you cause during a sporting competition;
5. for damage due to wear and tear and excessive stress;
6. for damage to items that you have borrowed, rented, leased or taken into custody;
7. for damage caused by pollution or disturbance of the environment;
8. for damage to property caused during or as a result of their use, transportation, processing or other activities on or with them;
9. for the transmission of a disease by you.

I. TRAVEL ACCIDENT COVERAGE

If you suffer an *accident* during *your trip* and a permanent health impairment remains after the expiry of one year, *we* will provide compensation in accordance with the following principles. As soon as *we* have received the documents which are necessary to prove the course of the *accident* and the consequences of the *accident*, as well as those documents which provide information on the completion of the healing process necessary for the assessment of the degree of disability, *we* will declare to *you* within 3 months whether and to what extent a claim is due.

IMPORTANT: The prerequisite is at least 6 months of continuous treatment/therapy to reduce the consequences of the *accident*.

The compensation is calculated according to the degree of disability and the agreed sum insured for travel accident insurance in your summary of insurance coverage, which is also the limit for the total insurance benefit for several body parts or organs.

Degree of disability in case of total loss or total incapacity for use

- Arm from shoulder joint 70%
- Arm up to above elbow joint 65%
- Arm below the elbow joint or one hand 60%
- Thumb 20%
- Index finger 10%
- Other fingers 5%

- Leg up to above the middle of the thigh 70%
- Leg up to the middle of the thigh 60%
- Leg to the middle of the lower leg or one foot 50%
- Big toe 5%
- Other toe 2%
- Loss of vision in one eye 30%
- Loss of vision of both eyes 100%
- If the vision of the other eye was already lost before the occurrence of the insured event 60%
- Hearing loss of one ear 15%
- Hearing loss of both ears 60%
- If the hearing of the other ear was already lost before the occurrence of the insured event 30%
- Loss of the sense of taste 5%
- Loss of sense of smell 5%

The following conditions apply:

1. in the event of partial loss or partial incapacity for use, a correspondingly lower degree of disability shall be assumed.
2. in cases not mentioned above, the degree of disability shall be determined on the basis of the above percentages.
3. aggravation of the consequences of the *accident* as a result of physical defects existing prior to the conclusion of the contract shall not entitle the insured person to a higher disability benefit. If *illnesses* or infirmities that existed prior to the *accident* have influenced the consequences of the *accident*, the benefit shall be reduced in accordance with the proportion of the *illness* or infirmity.
4. if *you* die as a result of an *accident* listed above or within five years of the *accident*, we will pay the agreed death benefit. In the absence of a written order to the contrary, the death benefit will be paid to the rightful heirs upon presentation of an authorization to receive (certificate of inheritance). Payments made for permanent disability resulting from the same event shall be deducted from the death benefit.
5. if death occurs accidentally within one year of the *accident*, there is no entitlement to disability benefit.
6. if you die from a cause unrelated to the *accident* and you were already entitled to disability benefits, we will pay for the degree of disability that was to be expected on the basis of the most recent medical findings.

J. ROAD-SIDE ASSISTANCE COVERAGE

In the event of an *accident* or breakdown with *your* personal vehicle during *your* journey and as a result the vehicle is unfit for safe driving, or if the vehicle is stolen, we will assist you with maintaining *your* mobility by arranging and paying for the following benefits, up to the specified limit, as described in *your* Roadside Assistance Coverage Summary:

Benefits for the vehicle

1. **Repair on spot:** In the event of an *accident*, we will arrange assistance and to try to repair the damage by fitting your vehicle back into safe-to-drive condition in order for *you* to continue *your* trip;
2. **Towing of a vehicle:** If the damage to *your* vehicle can't be repaired at the place of the *accident*, we will arrange for the vehicle to be towed to the nearest repair shop ;
3. **Accommodation:** If *your* vehicle is not safe to drive due to an *accident* or breakdown or has been the subject of a theft, we will cover the costs for a hotel accommodation, in accordance with the conditions and limits described in *your* Coverage Summary;
4. **Return home or onward journey:** If *you* are unable to continue *your* trip due to an *accident*, breakdown or theft of the vehicle, we will arrange for *you* to return to *your* primary residence or to continue *your* journey to *your* final destination.

If the return to *your* primary residence or the continuation of the trip can't be arranged within the same day, we will arrange an overnight stay at a hotel;

5. **Repatriation or personal collection of the vehicle:** If *your* vehicle is unsuitable for safe driving, we will arrange and pay the costs, up to the specified limit, for the repatriation of the vehicle to *your* primary residence. If *your* vehicle was later repaired at the place of the breakdown or if it was recovered after a theft, we will pay the costs, up to the specified limit, for *your* personal collection of the vehicle.

The following conditions apply:

- a. *Your* vehicle must first be repaired after an *accident* or breakdown;
- b. There is no other available qualified driver to drive the vehicle;
- c. There must be no total loss of the vehicle.

Important:

- a. The Road-Side Assistnace Coverage is applicable within Europe (in the geographical sense) and at a distance of more than 50 km from *your* primary residence;
- b. In the event that the transport is not organized or authorized by *us*, we would pay the costs only up to the amount we would have paid if we had organized the service;
- c. The coverage applies to personal vehicles with up to nine seats, with a mass up to 3.5 t. and not older than 10 years from the date of the first registration, which are approved for driving on public roads and are not used for commercial purposes.

The following is not covered:

- a. Repair costs and costs for small spare parts that exceed the usual costs for repairing a damage;
- b. No insurance coverage applies for rental vehicles.

K. 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 INFORMATION

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
- 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.

Contract duration:

The insurance contract is concluded for a limited period of 1 year and ends after 365 days automatically.