

Annual travel insurance

Insurance Product Information Document

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

Product: Annual insurance „My MULTITRIP with Cancellation 2111“

This information document provides a summary of the basic information about the product Annual travel insurance “My Multitrip with Cancellation 2111“. Full pre-contractual and contractual information is provided with the documents related to the insurance contract.

What is this type of insurance?

Annual travel insurance “My Multitrip with cancellation 2111” provides coverage for emergency medical assistance throughout your stay abroad, accident assistance, assistance upon theft of personal vehicle, reimbursement of travel services in case of trip cancellation.



What is insured ?

- ✓ Medical costs in case of an acute disease and emergency dental condition abroad;
- ✓ Medical repatriation due to medical reasons;
- ✓ Repatriation of remains or funeral abroad due to death;
- ✓ Damage, loss or theft of personal luggage;
- ✓ Delayed luggage delivery abroad /more than 12 hours/;
- ✓ Trip cancellation expenses coverage
- ✓ Trip curtailment expenses coverage;
- ✓ Transportation expenses due to premature return home;
- ✓ Transportation expenses for onward travel;
- ✓ Expenses in case of necessary prolongation of the trip;
- ✓ Search and rescue activities abroad;
- ✓ Personal liability for damages to third parties abroad;
- ✓ Indemnification in case of permanent disability or death due to an accident abroad;
- ✓ Expenses in case of missed outbound flight from Bulgaria due to a proven delay of the transportation;
- ✓ Expenses in case of a delayed arrival at the home airport;
- ✓ Repair on spot or towing in case of vehicle breakdown;
- ✓ Accommodation expenses in case of vehicle breakdown;
- ✓ Onward travel expenses in case of vehicle breakdown;
- ✓ Return home expenses after a vehicle breakdown;
- ✓ Vehicle repatriation expenses in case of a breakdown;
- ✓ Expenses for personal vehicle pick-up after a breakdown.



What the insurance does not cover?

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



Are there any restrictions on cover?

- ! Medical costs for In-patient and out-patient treatment - up to 100 000 BGN / up to 1 000 BGN for dental emergency;
- ! Maximum sublimit in case of pandemic or epidemic disease – 50%;
- ! Medical repatriation due to medical reasons – up to 100 000 BGN;
- ! Repatriation in case of death of the insured or funeral abroad – up to 5000 BGN;
- ! Damage/loss of luggage caused by the carrier, theft of luggage - up to 3000 BGN;
- ! Expenses for essential items due to more than 12 hours luggage delivery delay at the final destination abroad – up to 600 BGN;
- ! Personal liability in case of property damage and bodily injuries caused to third parties abroad – up to 15 000 BGN;
- ! Costs for search and rescue activities abroad – up to 10 000 BGN;
- ! Expenses in case of trip cancellation of a booked trip – up to 3000 BGN;
- ! **30% deductible** applies for the insured person in case of trip cancellation related to epidemic or pandemic disease;
- ! Transportation expenses due to premature return home of the insured, due to trip curtailment abroad – up to 3000 BGN;
- ! Expenses in case of necessary prolongation of the trip abroad – max. 200 BGN per day, up to 5 days;
- ! Expenses for pre-paid, but unused services, due to necessary trip curtailment abroad – up to 3000 BGN
- ! Transportation expenses for onward travel, after a necessary temporary trip interruption abroad – up to 1000 BGN;
- ! Expenses in case of missed outbound flight or delayed inbound flight – up to 1000 BGN;
- ! Indemnification in case of permanent disability or death due to an accident abroad – 5000 BGN;
- ! The annual policy shall apply for every trip within the insurance year with a maximum duration of 62 days per trip;
- ! Repair on spot or towing to the nearest car service due to vehicle breakdown – up to 1000 BGN;
- ! Accommodation expenses due to vehicle breakdown – up to 600 BGN, max. 3 nights;
- ! Expenses for onward journey with a rent-a-car after vehicle breakdown – up to 600 BGN, max. 3 days of rental;
- ! Expenses for return home travel after a vehicle breakdown – up to 2000 BGN;
- ! Expenses for vehicle repatriation after a breakdown – up to 2000 BGN;
- ! Expenses for personal vehicle collection after a breakdown – up to 2000 BGN.



Where am I covered?

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



What are my obligations?

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

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



When and how to pay?

- ✓ The insurance premium must be paid during the purchase of the policy and before the departure date;



When does the cover start and ends?

- ✓ The annual policy insured period starts on the next day following the conclusion of the policy or other selected date stated as beginning of the coverage and ends at 24:00 on the end date specified in the policy;
- ✓ The insurance does not cover trips exceeding 62 consecutive days;
- ✓ The insurance has to be concluded before the known departure from Bulgaria;
- ✓ Insurance coverage is not provided for policies concluded after start date of the trip;
- ✓ For the Trip cancellation clause, the insurance cover shall begin with the conclusion of the insurance contract, but before the known departure date and shall end with the start of the trip;
- ✓ For the Trip curtailment clause, the insurance cover shall begin on the day following the day of the occurrence of the insurance event and ends on the day specified for the end day of the trip.



How do I cancel the contract?

- ✓ Multitrip annual insurance contract can be cancelled by the insured by sending a notice in written to the insurer. In case the policy is cancelled before the start of the insurance coverage, the full amount of the paid insurance premium will be reimbursed.
- ✓ In case of cancellation of an annual insurance contract where the coverage period has already started, the insured can cancel the policy by sending a notice in written to the insurer, in which case only that part of the insurance premium corresponding to the unexpired period shall be refunded, but only under the condition that no insurance event has occurred and no insurance claim is expected to be filed.