

# Travel Protection

## Insurance Product Information Document

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

Product: „My Travel BALANCE 2111“

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

### What is this type of insurance?

“My Travel Balance 2111” insurance provides coverage for emergency medical assistance throughout your stay abroad. The covered insurance events and limits are described in the insurance policy.



#### 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 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.



#### What is not insured?

- ✗ Events which are caused intentionally or by gross negligence of the insured person;
- ✗ Suicide or attempted suicide of the insured person;
- ✗ Health events with the insured person which have already occurred or were expected at the time of conclusion of the insurance contract, or respectively the start of the trip;
- ✗ Events which are incurred on the insured person as a result of use of alcohol, drugs or medications or due to postponement of a prescribed therapy;
- ✗ Events which are associated directly or indirectly with unrest, acts of war or terror of any kind, also events which are attributable directly or indirectly to natural disasters, seismic phenomena or environmental influences;
- ✗ Events which occur due to epidemics or pandemics\*;
- ✗ Events which occur due to orders by the public authorities.



#### Are there any restrictions on cover?

- ! Medical costs for In-patient and out-patient treatment - up to 20 000 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 10 000 BGN;
- ! Damage/loss of luggage caused by the carrier, theft of luggage - up to 1000 BGN;
- ! Expenses for essential items due to more than 12 hours luggage delivery delay at the final destination abroad – up to 200 BGN;
- ! Personal liability in case of property damage and bodily injuries caused to third parties abroad – up to 10 000 BGN;
- ! Costs for search and rescue activities abroad – up to 10 000 BGN;
- ! Transportation expenses due to premature return home of the insured, due to trip curtailment abroad – up to 1 000 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 100 BGN;
- ! Transportation expenses for onward travel, after a necessary temporary trip interruption abroad – up to 100 BGN.



#### Where am I covered?

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



## What are my obligations?

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

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



## When and how do I pay?

- ✓ The insurance premium shall be paid before the known departure date.



## When does the cover start and ends?

- ✓ The insurance cover shall commence at 00:00 a.m. on the start day of the trip and shall be valid until 24:00 p.m. on the end day of the trip according to the policy;
- ✓ If the date of conclusion and the start date of the insurance are identical, the insurance coverage shall commence at 00:00 a.m. of the following day and shall end at 24:00 p.m. on the day, indicated as the end of the insurance period;
- ✓ The insurance does not cover trips exceeding 15 consecutive days. The conclusion of consecutive insurance policies for the same person and travel for the purpose of obtaining longer insurance period than the one previously defined in the policy is not allowed;
- ✓ The insurance has to be concluded before the known departure date from Bulgaria. Insurance coverage is not provided for policies concluded after the start date of the trip.



## How do I cancel the contract?

- ✓ Short-term insurance contract (e.g. "My Travel Balance 2111") can be amended or cancelled without any penalties by sending a notice in written to the Insurer and before the start of the insured period.
- ✓ In case of a cancellation after the beginning of the insured period stated in the policy, a notice in written must be sent to the Insurer, in which case we will refund only that part of the insurance premium corresponding to the unexpired period of the insurance coverage, but only under the condition that no insurance event has occurred and no insurance claim is expected to be filed.