

Trip cancellation insurance

Insurance Product Information Document

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

Product: "My Travel CANCELLATION 2111"

This information document provides a summary of the basic information about the insurance product "My Travel Cancellation 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 Cancellation 2111" covers the penalty fees arising due to trip cancellation or covers the cost of pre-paid but unused travel services due to trip interruption in a result of an insured event.



What is insured ?

- ✓ Reimbursement of Travel cancellation costs;
- ✓ Reimbursement of costs for travel services that were pre-paid, but not used during the trip;
- ✓ Expenses in case of necessary prolongation of the trip;
- ✓ Trip curtailment expenses coverage;
- ✓ Transportation expenses for onward travel;
- ✓ Reimbursement of additional expenses in case of missed outbound flight from Bulgaria due to a proven delay of the public transport operator;
- ✓ Reimbursement of additional expenses when there is a proof of delay of the booked arrival at the home airport.



What is not insured ?

- ✗ The trip is canceled by the travel company;
- ✗ 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;
- ✗ 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 in a result of orders by the public authorities;
- ✗ Events in a result of epidemics or pandemics*.



Are there any restrictions on cover?

- ! Reimbursement of travel expenses for trip cancellation – in accordance with the booked tariff;
- ! **30%** deductible applies for the insured person in case of trip cancellation related to epidemic or pandemic disease;
- ! Reimbursement of travel services that were paid but not consumed during the trip – in accordance with the booked tariff;
- ! Expenses in case of necessary prolongation of the trip abroad – max. 200 BGN per day, up to 5 days;
- ! Transportation expenses due to premature return home of the insured, due to trip curtailment abroad – up to 1000 BGN;
- ! Transportation expenses for onward travel, after a necessary temporary trip interruption abroad – up to 1000 BGN;
- ! Reimbursement of additional expenses due to missed flight, delayed arrival – up to 1000 BGN.



Where am I covered?

- ✓ The insured can benefit from Trip cancellation/curtailment coverage worldwide, incl. Bulgaria;
- ✓ No insurance coverage applies for war zones, countries where active hostilities take place or countries listed as excluded by the insurer /e.g. North Korea/.



What are my obligations?

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

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



When and how do I pay?

- ✓ The insurance premium must be paid during the purchase of the policy;



When does the cover start and ends?

- ✓ For the Trip Cancellation clause, the insurance cover shall begin upon conclusion of the insurance contract and shall end upon commencement of the trip/ on the day specified for the start day 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;
- ✓ The insurance has to be concluded before the known departure from Bulgaria, on the same day when the travel services were booked or up to 3 days after that. Insurance coverage is not provided for policies concluded after the start date of the trip or out of the acceptable policy conclusion periods;



How do I cancel the contract?

- ✓ Short-term contract "My Travel Cancellation 2111" can be modified or cancelled without any penalty fees by notice in written sent to the insurer. The notice period can't be shorter than 30 days or longer than 3 months counted from trip start date as shown in the policy and the traveler documents.
- ✓ Cancellation of short-term contract "My Travel Cancellation 2111" in less than 30 days before the departure date can be executed by sending a notice in written to the insurer. In this case the insurance premium shall be deducted and reimbursed pro rata to the remaining insurance period, but only in case there are no expected insurance events or claims to be filed;