

# Travel Protection with Trip Cancellation coverage

## Insurance Product Information Document

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

Product: Travel Protection „My Travel Simple with Cancellation 2401“

This information document provides a summary of the basic information about the product Travel protection “My Travel with Cancellation 2401“. Complete pre-contractual and contractual information is provided with the documents related to the insurance contract.

### What is this type of insurance?

Travel protection “My Travel Simple with Cancellation 2401” provides coverage for emergency medical assistance throughout your stay abroad, accident assistance, reimbursement of travel services in case of trip curtailment and cancellation. Insurance benefits and limits are shown in details in the Coverage Summary and the applicable insurance contract documents.



#### What is insured ?

- ✓ Medical costs in case of an acute disease and emergency dental condition abroad;
- ✓ Trip Cancellation expenses;
- ✓ Medical repatriation due to medical reasons;
- ✓ Repatriation of remains or funeral abroad due to death;
- ✓ Return travel to the home country of dependants;
- ✓ Transport of a relative to the bedside of the insured abroad;
- ✓ Damage, loss or theft of personal luggage;
- ✓ Delayed luggage delivery abroad /more than 12 hours/;
- ✓ Trip curtailment expenses coverage;
- ✓ Transportation expenses due to a premature return home;
- ✓ Transportation expenses for onward travel;
- ✓ Expenses in case of necessary prolongation of the trip;
- ✓ Search and rescue activities abroad;



#### 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;
- ✗ 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 orders by the public authorities;
- ✗ Events which occur on trips undertaken or not immediately curtailed despite travel warnings by the Ministry of Foreign Affairs;
- ✗ Participation in extreme, high-risk sports and high-risk activities in general.
- ✗ If the travel company cancels the travel contract.



#### Are there any restrictions on cover?

- ! Medical costs for In-patient and out-patient treatment - up to 10 000 EUR / up to 500 EUR for dental emergency;
- ! Medical repatriation due to medical reasons – up to 50 000 EUR;
- ! Trip cancellation expenses – up to 1 500 EUR;
- ! Repatriation in case of death of the insured or funeral abroad - up to 2 500 EUR;
- ! Return travel expenses to the home country for dependants of the insured – up to 1 000 EUR;
- ! Transport expenses for a travel of a close relative to the bedside of the insured person abroad – up to 1 000 EUR;
- ! Damage/loss of luggage caused by the carrier, theft of luggage - up to 250 EUR;
- ! Expenses for essential items due to more than 12 hours luggage delivery delay at the final destination abroad - up to 50 EUR;
- ! Costs for search and rescue activities abroad – up to 2 500 EUR;
- ! Transportation expenses due to premature return home of the insured, due to trip curtailment abroad – up to 50 EUR;
- ! Expenses in case of necessary prolongation of the trip abroad – max. 50 EUR per day, up to 5 days;
- ! Expenses for pre-paid, but unused services, due to necessary trip curtailment abroad – up to 50 EUR;
- ! Transportation expenses for onward travel, after a necessary temporary trip interruption abroad – up to 50 EUR;
- ! The annual policy shall apply for every trip within the insurance year with a maximum duration of 31 days per trip.



## Where am I covered?

- ✓ The insured person can benefit from medical coverage within Europe, incl. Russia, Turkey, Mediterranean and North Africa, except for Bulgaria;
- ✓ The insured person can benefit from Trip curtailment coverage within Europe, incl. Russia, Turkey, Mediterranean and North Africa, 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 according to our General Terms and Conditions;
- 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 policy insured period starts on the policy purchase date and ends at 24:00 on the end date specified in the policy. If the policy purchase date is the same as the trip start date, the policy insured period starts on the day following the policy purchase date;
- ✓ Trips booked before the policy purchase date fall within the scope of the Trip Cancellation coverage if:
  - \* the trip start date is after more than 31 days, counting from the insurance policy purchase date, or
  - \* the trip was booked no later than 3 days, counting from the insurance policy purchase date;
- ✓ No insurance coverage applies for policies purchased after the known trip start or out of the allowed period for policy purchase;
- ✓ The insurance coverage for the Trip Cancellation clause starts with the conclusion of the insurance contract and ends with the trip departure;
- ✓ The insurance coverage for the Trip Curtailment clause starts on the day following the day of the claim occurrence and ends on the day shown as trip end date.
- ✓ The insurance does not cover trips exceeding 31 consecutive days;
- ✓ No insurance coverage exists for policies concluded after the trip start date.



## How do I cancel the contract?

- ✓ The 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 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.