TRAVEL INSURANCE

Allianz

Insurance Product Information Document

Insurance Company Allianz Partners (legal name being AWP P&C S.A., branch Bulgaria) offers travel insurance under the Allianz brand. AWP P&C S.A. – Branch Bulgaria is a company registered at the Bulgarian Authority for the Financial Markets (AFM) with UIC : 202091075 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

Product: My Travel Cancellation

This document provides a summary of key information and doesn't take into consideration your specific demands and needs. Full pre-contractual information is provided in the insurance product's general conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

What type of insurance is this?

Our product is a short-term travel protection product and offers to travelers/individuals the following benefits: Travel Cancellation Insurance ,

What is insured?

Trip Cancellation

Which events are insured?

Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):

- ✓ Unexpected serious illness that did not exist and was not treated prior to taking out the insurance
- ✓ Traffic accident

What will be reimbursed?

- ✓ Non-refundable trip payments, deposits and cancellation fees if travel has to be cancelled

Sum insured: up to 20.000 € per policy

What is not insured?

Applicable to all covers

- X Events for which liability may fall on the trip organizer
- X No coverage after the maximum trip duration according to your certificate of insurance

Trip Cancellation

- X Illnesses that were last treated prior to taking out the insurance
- X Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Are there any restrictions on cover?

- ! War or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
- ! Terrorist events, except when and to the extent that terrorist events are expressly referenced in the insured covers.
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Pre-existing medical conditions that were diagnosed or treated before policy purchase date
- ! An epidemic or pandemic, except when and to the extent that an epidemic or pandemic is expressly referenced in the insured covers
- ! Air, water or other pollution
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! Expenses incurred without the prior approval of our Assistance Department
- ! The cost of treatment or care not resulting from a medical emergency
- ! The consumption of alcohol or drugs not medically prescribed
- ! Participation in a professional competition or a dangerous sport

Where am I covered?

- ✓ Cancellation is covered before the trip starts regardless of where the damage occurs.
- ✓ You are covered in the country(ies) of destination incl. transit countries, except where providing coverage would violate any applicable law or regulation (including any economic/trade sanction or embargo).

What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim

When and how do I pay?

Premium is paid at the time of the travel insurance subscription, by the means of payment accepted at the time of the purchase.

When does the cover start and end?

The cancellation cover starts from the date of purchase of the insurance policy and ends on the date of the trip departure indicated in the insurance policy.

How do I cancel the contract?

Short-term contract "My Travel Cancellation 2601" 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 1 month 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 2601" in less than 31 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;

In the above case, please email to office.bg@allianz.com to ask for the policy cancellation.

Please note that the cancellation of the policy is not possible if you have made a claim or started the journey.