Travel Insurance

Insurance Product Information Document

Company: AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe, Corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France

Product: TUI Emergency Medical Travel Insurance

This document provides a summary of key information about the insurance product and doesn't take into consideration your specific demands and needs. The full terms and conditions are shown on the policy document, which you should read carefully to ensure you have the cover you need. Full pre-contractual and contractual information are provided in the documents relating to TUI.

What is this type of insurance?

This is Emergency Medical travel insurance which covers you while travelling, for medical emergencies.

What is insured?

- ✓ **Emergency medical expenses** - We will pay you or your personal representatives the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your trip.
  - ✓ **Treatment** - Actual costs for medical, surgical, medication costs, hospital, nursing home or nursing services.
  - ✓ **Repatriation** - Actual costs for your repatriation to Denmark if medically necessary or for transporting your body to Denmark if you die during your trip.
  - ✓ **Extra travel and accommodation** - Actual costs for extra travel and accommodation for you when medically necessary.
  - ✓ **Sending for and accompanying** - Actual costs for extra travel and accommodation for one other person who stays with you or travels or to you from Denmark when medically necessary.
  - ✓ **Search and Rescue** - Actual costs for mountain search and rescue services when medically necessary.
  - ✓ **Physiotherapy and Chiropracty** - Up to 10 sessions for physiotherapist or chiropractor costs for treatment required following surgery or removal of a plaster cast as a result of an injury that occurred during the trip.
  - ✓ **Dental** - Up to DKK 3 000 for emergency dental treatment to relieve sudden pain.
  - ✓ **Funeral expenses** - Up to DKK 16 000 for your funeral or cremation expenses, in the place where you die outside Denmark. This includes the cost of transporting your ashes to Denmark in the event of cremation.

Zero deductible applies.

What is not insured?

- × Claims where you cannot provide sufficient supporting evidence.
- × More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- × Loss or theft of personal belongings while in the possession of your accommodation or transport provider if not reported to them within 7 days and without a Property Irregularity Report (PIR).
- × Any loss that is not directly covered by the terms of the policy (such as the cost of obtaining a medical/death certificate in support of your claim).
- × Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.

Are there any restrictions on cover?

- ! Cover is only available to residents of Denmark.
- ! Claims relating to existing medical conditions may be excluded if diagnosed or unstable in the 2 months prior to paying for the policy.
- ! You will only be covered if you are aged 99 or under at the date your policy was issued.
- ! A journey which is booked to last longer than 45 days or the period purchased (whichever is shorter) is not covered.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section. For example claims caused by: war, terrorism, epidemic/pandemic, your criminal or fraudulent acts, use of alcohol or drugs.

Where am I covered?

- ✓ Europe (please refer to countries listed in the Glossary of the policy)

Optional cover: Worldwide (all countries in the world)

Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation. You will not be covered if you travel to a country or region where the Ministry of Foreign Affairs, World Health Organization (WHO) or any government or other official authority has advised against all travel or all but essential travel. Assistance cannot be provided in war zones or countries listed as excluded by the insurer.

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 in full.

Once the policy is in effect

- The insured must tell the insurer as soon as possible of any changes that arise and that may affect the cover.

In the event of a claim

- The insured must contact the insurer to make the claim immediately after an event arises, in accordance with the terms and conditions and provide the insurer with all supporting documents enabling them to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.

When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.

When does the cover start and end?

The start date and end date of your insured trip is stated on your insurance confirmation email.

Cover for all sections starts at the beginning of your trip and finishes at the end of your trip.

All cover expires on the end date shown on your insurance confirmation email, unless you cannot finish your trip as planned because of death, illness or injury or if your booked transport is delayed and this cannot be avoided. In these circumstances, we will extend cover free of charge until you can reasonably finish the trip.

How do I cancel the contract?

If your cover does not meet your requirements, please notify TUI no later than the day before your trip starts. If the duration of your trip is more than 1 month you will be able to terminate the insurance within 14 days of paying your premium and receiving your insurance confirmation even if this is on or after the day your trip starts.

Your premium will be refunded unless you have made a claim, or intend to make a claim, in which case no refund will be due.