

Important contact details

Customer services:

(for queries about your insurance)

Phone: **+47 67 115 100**

Chat via: **www.tui.no/kundeservice/**

Claims:

Phone: **+47 23 00 77 40**

Email: **claims.fga@no.falck.com**

24-hour emergency medical assistance:

For medical emergencies or if you need to cut your trip short you must contact your main travel insurance company's emergency centre. Please ensure you take the correct contact details and policy number with you when you travel. You can record the details here for easy reference:

Phone: _____

Policy number: _____

AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe, is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands.

AWP P&C S.A. - Dutch Branch, with 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.

Ref: P.TUI.NO-08/21 Extra wintersports

These terms and conditions are valid from
1st August 2021



Allianz  Travel
Extra
including Alpine-Travel



Important

This policy is available to residents of Norway only.

Not all existing medical conditions are covered. Please see page 4.

Please make sure you read this policy and take it with you when you travel.

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Thank **you** for buying insurance from Allianz Travel. This is designed to complement **your** main travel insurance policy. Therefore this policy does not provide emergency help or cover medical costs over NOK 1 500.

Your cover

Your insurance confirmation shows the cover **you** have chosen, the **area of cover**, the people who are covered and any special terms or conditions that may apply. Please check it carefully.

After **you** have paid the insurance premium, the insurance is valid during the **period of insurance** in accordance to these terms and conditions, up to the maximum stated amount in the "Summary of cover".

Your claim will be processed by the **claims handler**.

Your insurance will only cover the parts of **your trip** booked through TUI and for which **you** have simultaneously taken out the insurance to cover.

Note

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need.

Certain words have a special meaning and are highlighted in **bold** print throughout the policy. The full meanings of these words are explained in the "Glossary" at the end of this policy or within the sections where they appear.

Your duty

You must take all reasonable steps to protect **yourself** and **your** property and act as if **you** are not insured. **You** must take all reasonable steps to minimise any potential claim.

If there is anything **you** do not understand, or if **you** want any help, please call Falck Global Assistance on **+47 23 00 77 40** or email support.fga@no.falck.com

False declaration and non-disclosure

You must provide complete and accurate information during the application process and when making a claim. **We** may not provide assistance or pay a claim if **you** intentionally or carelessly provide **us** with incorrect information when taking out the insurance policy or when making a claim. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

Transfer of your rights

If **we** pay **your** claim, **we** become the beneficiary of any claims that **you** have against anyone else liable for the same costs.

If **your** actions mean that **we** are no longer able to pursue another party who is liable for the same costs, **we** have the right to refuse all or part of **your** claim with **us**. If **we** have paid **your** claim, **we** have the right to request **you** repay **us** all payments **we** have made.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify TUI no later than the day before **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.

In addition to the above, if the duration of **your trip** is more than 1 month **you** will still be able to terminate the insurance on or after the day **your trip** starts with a 1 month notice period. **You** will only receive a refund of the premium **you** have paid for remaining days after **your** notice period has ended.

Governing law

Unless agreed otherwise, Norwegian law will apply and all communication in relation to this policy will be in Norwegian or English. In the event of a dispute concerning this policy, the Norwegian courts shall have exclusive jurisdiction.

Summary of cover

The following table shows the maximum amount **we** will pay for each section of cover. **You** should read the rest of this policy booklet for the full terms and conditions and exclusions.

Section of cover		Maximum amount we will pay
1	Medical and associated expenses Treatment and emergency dental treatment; or Excess on your main travel insurance policy	NOK 1 500 NOK 1 500
2	Trip guarantee Cutting your trip short Confinement on medical advice during your trip Unable to do trip activities Quarantine Events in Norway Replacement Holiday	NOK 30 000 NOK 400 per day NOK 200 per day NOK 400 per day NOK 800 NOK 30 000
3	Personal belongings Personal belongings Supplementary Cover - Single item, pair or set - Valuables - Tobacco, alcohol, fragrances and perfumes	NOK 1 500 NOK 10 000 NOK 2 250 NOK 2 250 NOK 550
4	Personal money and valuable documents - Cash	NOK 5 000 NOK 2 000
5	Loss of passport	NOK 2 000
6	Delayed luggage (outbound journey only)	NOK 1 500 (NOK 300 for a delay of 4-12 hours, or NOK 800 for a delay of 12-24 hours, or NOK 1 300 for a delay of 24-48 hours, or NOK 1 500 for a delay of over 48 hours)
7	Missed departure Continuing your trip; or Abandoning your trip	NOK 30 000 NOK 30 000
8	Delayed departure Delay; or Abandoning your trip	NOK 2 400 (NOK 200 after 1st full 6 hours then NOK 100 for each extra full 12 hours delay) NOK 30 000 after 24 hours delay

9	Insurance excess cover - Excess on your Home insurance policy - Excess on your Home insurance luggage policy - Excess on your Home insurance personal liability, assault and legal cover policy extension - Excess on your Motor insurance policy - Excess on your rental vehicle damage waiver policy	NOK 30 000 NOK 10 000 NOK 10 000 NOK 10 000 NOK 10 000 NOK 24 500
10	Wintersports Ski pack Delayed ski equipment Ski equipment (own) - Single item, pair or set Ski equipment (hired) Piste closure	NOK 3 000 NOK 3 000 NOK 4 000 - NOK 2 000 NOK 2 000 NOK 2 000 (NOK 200 a day)

Note

The maximum amount **we** will pay applies to each **insured person**.

Health exclusions

These apply to "Section 1 - Medical and associated expenses" and "Section 2 - Trip guarantee".

It is very important that you read the following:

- 1 You** will not be covered for any claims arising from a medical condition if it was diagnosed in the 2 months prior to paying for this insurance.
- 2 You** will not be covered for any claims arising from a medical condition that was not stable* for 2 months prior to paying for this insurance. *This means **you** must not have had any change in **your** medication, had any non-routine medical appointments or further investigations into **your** medical condition.
- 3 You** will not be covered unless, at the time of booking **your trip** and buying **your** insurance, **you** are fit to travel and able to undertake **your** planned **trip**.
- 4 You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
- 5 You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
- 6 You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 7 You** will not be covered if **you** are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment or subsequent complications.

If **we** are unable to cover a medical condition, this will mean that **you** and any other person insured by **us** will not be covered for any claims arising from the medical condition.

Each person insured by **us** would still be covered for any unrelated medical condition that arise after **you** bought **your** policy, subject to the terms and conditions of this policy.

Note

For medical emergencies or if **you** need to cut **your trip** short **you** must contact **your** main travel insurance company's emergency centre as this policy does not provide emergency help or cover medical costs over NOK 1 500. This is not a private medical insurance policy and only gives cover for minor medical treatment in the event of accident or unexpected illness occurring during **your trip**.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to medical treatment, at a reduced cost (or sometimes free), while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA is made up of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The EHIC only entitles **you** to the same government-provided medical treatment as a resident of the country that **you** are visiting. The EHIC will not cover any medical treatment in a private hospital or clinic, or the cost of bringing **you** back to Norway.
- You** can apply for an EHIC online at www.helfo.no

Australia

- When travelling to Australia, **you** can enrol in Medicare which will entitle **you** to hospital treatments and medicines at a reduced cost. **You** can do this by contacting a local Medicare office in Australia.
- If **you** want to claim a refund of costs under the Medicare scheme, **you** must do this before **you** leave Australia. For more information on Medicare visit www.medicareaustralia.gov.au or email medicare@medicareaustralia.gov.au

General exclusions

These exclusions apply to the whole of your policy.

- 1 We will not pay any claim directly or indirectly caused by the following:
 - a You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
 - b War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism or weapons of mass destruction (for example, nuclear, chemical or biological).
 - c You not enjoying your trip.
 - d You making a fraudulent claim. We may in these instances report the matter to the police.
 - e The effect of your alcohol, solvent or drug dependency or long term abuse.
 - f You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).
 - g You not following any advice or recommendations made by the Norwegian Ministry of Foreign Affairs (Regjeringen), World Health Organisation (WHO) or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended or travelling to an area against their advice.
 - h You taking part in a sports or leisure activity that is listed as not covered (see page 7).
 - i You travelling outside the area of cover shown on your insurance confirmation.
 - j You committing suicide, injuring yourself or needlessly putting yourself at risk (unless you were trying to save another person's life).
 - k You carrying out any illegal, malicious or criminal acts (including those where you are under the influence of alcohol), or you breaking the local road traffic regulations.
 - l You travelling on a motor cycle, unless the rider holds an appropriate and valid licence and you, and your passenger if applicable, are wearing crash helmets.
 - m Travelling in an aircraft, unless you are a passenger in a fully-licensed, passenger-carrying aircraft.
 - n Changes in the currency exchange rate.
 - o Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - p Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - q Any epidemic or pandemic, except as expressly covered under "Section 1 - Emergency medical and associated expenses" and "Section 2 - Trip Guarantee".
 - r The failure of any equipment or computer program, whether you own it or not, to function correctly.
 - s **Cyber Risks.**
- 2 We will not pay claims for something that has been covered by another insurance policy, public scheme or obligation arising from a law or a regulation. If you have more than one insurance that covers you for the same loss, you should only submit the claim to one company and provide details of any other insurance to that company. They will then contact anyone else who would have insured the event for a contribution towards the costs. This does not apply to fixed payments (benefit amount rather than reimbursing for costs) such as confinement, delayed luggage or delayed departure benefits.
- 3 We will not pay any claim for losses that are not directly covered by the terms of this policy (for example, the cost of obtaining a medical/death certificate in support of your claim; loss of earnings due to you not being able to work following an illness or injury, or replacing locks if you lose your keys).
- 4 We will not pay any claim where you are unable to provide the documents required to assess your claim (see "Making a claim" on page 7).

Sports and leisure activities

There is no cover for:

- taking part in a sporting activity where the organiser's guidelines have not been followed;
- any sporting activity which requires affiliation to a governing body;
- any professional sporting activity; or
- any kind of racing, except racing on foot.

Making a claim

To obtain a claim form please contact the **claims handler**:

Phone: **+47 23 00 77 40**

Email: **claims.fga@no.falck.com**

Quote TUI travel insurance wintersports extra and the email address linked to your booking.

Claims service

Please fill in and return the claim form with all the information and documents we have asked for, as soon as possible.

For all claims we will need the following:

- Your trip booking invoice (or invoices) and travel documents showing the dates and times of travel and all trip costs.
- Original receipts and accounts for all out-of-pocket expenses you have paid.
- Original bills or invoices.
- Details of any other insurance you may have that may cover the same loss, such as home or private medical insurance policies.
- As much evidence as possible to support your claim.

Note

You will often need to gather some information about your claim while you are away.

Under each section of cover there is a box called "What we will need if you make a claim". This gives details of the extra information we need for each type of claim.

Making a complaint

We always aim to provide you with first-class service. However, we know that things can sometimes go wrong and there may be times when you feel we have not done so. If this is the case, please tell us, so that we can do our best to sort out the problem.

Please write to:

Complaints Department, Falck Global Assistance, Postboks 172 Sentrum, N-0102 Oslo, Norway

Or email: **claims.fga@no.falck.com** with "COMPLAINT" in the subject.

To help Falck Global Assistance deal with your complaint as quickly and efficiently as possible, please tell them your name, address, phone number, booking number and claim reference and enclose copies of relevant correspondence.

If you are not satisfied with the handling of a complaint you should write to:

Finansklagenemnda, Postboks 53 Skøyen, 0212 Oslo, Norway

Section 1 - Medical and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact your main travel insurance company's emergency centre.

✓ What you are covered for

We will pay you or your personal representatives one of the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) during your trip.

Medical and dental treatment

Up to NOK 1 500 in total for:

- medical, surgical, medication costs, hospital, nursing home or nursing services;
- emergency dental treatment to relieve sudden pain; or
- your excursions that have been paid for and that cannot be recovered from anywhere else, if you get written advice from a doctor that you cannot go on them, because of an injury or illness during your trip.

Excess on your main travel insurance policy

Up to NOK 1 500 for the excess amount that is applied to your main travel insurance policy. We will do this if, during your trip, a claim incident occurs and settlement is made by your main travel insurance policy that is more than the excess amount of that policy.

✗ What you are not covered for

- Any medical condition set out under "Health exclusions" on page 4.
- A claim for both "Medical and dental treatment" and "Excess on your main travel insurance policy".
- Any claim where you do not take your prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by:
 - your doctor before you travel;
 - the doctor treating you while you are away;
 - the Norwegian Ministry of Foreign Affairs (Regjeringen), World Health Organisation (WHO) or any government or other official authority.
- Costs relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to your due date).
- The cost of:
 - treatment which is not directly related to the illness or injury that caused the claim;
 - taxi fares and phone calls (including mobile calls);
 - meals, beverages and car hire;
 - replacing any medication you were using when you began your trip;
 - services or treatments you receive within Norway; or
 - dental work not needed in an emergency, replacing or repairing false teeth or artificial teeth (such as crowns), or any work involving the use of precious metals.

Please read the general exclusions on page 6 that also apply.

❗ Special conditions and notes applying to section 1

- This is not a private medical insurance policy and only gives cover for minor medical treatment if you have an accident or suffer an unexpected illness during your trip.
- You must not have travelled against the government advice of country you are resident in or against local authority advice at your trip destination.
- With you or your personal representative's written permission, we may contact your doctor to confirm your medical history to help us deal with any claim.

📄 What we will need if you make a claim

- Medical evidence from the doctor treating you to confirm the illness or injury and treatment given.
- A medical certificate if you cannot go on any pre-booked excursions because of illness or injury.
- Original receipts and accounts for all medical treatment and other expenses you have paid or have agreed to pay.
- General information set out in the "Making a claim" section on page 7.

Section 2 - Trip guarantee

If you think you may have to come home early, you must contact your main travel insurance company's emergency centre.

✓ What you are covered for

We will pay up to NOK 30 000 in total (but not more than your original trip cost) in the following necessary and unavoidable circumstances:

Cutting your trip short

We will pay for the following:

- your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else if you cut your trip short because:
 - of the death, serious injury or serious illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) of you, a relative, a travelling companion or a relative of a travelling companion;
 - you or a travelling companion is denied boarding based on a suspicion that you or the travelling companion have a contagious medical condition (this does not include your refusal or failure to comply with rules and requirements to travel or of entry to your destination).
- the cost for you to return home because of the death, serious injury or serious illness (including being diagnosed and hospitalised with an epidemic or a pandemic disease such as COVID-19) of your relative or a relative of a travelling companion.

Confinement on medical advice during your trip

We will pay NOK 400 per day you are admitted to hospital or are unable to leave your room within your trip accommodation on the advice of the treating doctor, as a result of an injury or illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) you sustain during your trip. We will also pay NOK 400 per day for one travelling companion (who is insured under this policy) to stay with you if you are confined as described above when a) you are admitted to hospital; b) your treating doctor advises in writing you should not be left alone or c) you are aged 11 years or under.

Unable to do trip activities

We will pay NOK 200 per day you are ordered to refrain from undertaking your planned trip activities (for example an excursion, swimming or sunbathing) on the advice of the treating doctor, as a result of an injury or illness you sustain during your trip.

Quarantine

We will pay:

- NOK 400 per day you or a travelling companion is quarantined during your trip by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19).
- additional accommodation costs during your quarantine and the cost for you to return home after your quarantine. This does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the person is travelling to, from or through.

Events in Norway

If you learn of the death, serious injury or serious illness (including being diagnosed and hospitalised with an epidemic or a pandemic disease such as COVID-19) of a relative whilst you are on your trip we will pay NOK 800 (two days compensation). If your private property in Norway suffers significant damage as a result of a sudden and unforeseen event we will pay NOK 400 (one day compensation).

Replacement holiday

If you are admitted to hospital or are unable to leave your room within your trip accommodation on the advice of the treating doctor, as a result of an injury or illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) for more than half of the length of your pre-booked trip, or have had to cut your trip short with more than half of the length of your pre-booked trip remaining, you can choose a replacement holiday for you and either one travelling companion, or the relatives that were with you on your original trip and are insured under this policy.

✘ What you are not covered for

- Any medical condition set out under “Health exclusions” on page 4.
- More than one of the benefits per day of **your trip**.
- Something the company or person **you** booked the **trip** with (or their agents) are responsible for.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.
- Claims relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to **your** due date).
- Travel and accommodation of a higher standard than those originally booked for **your trip**.

Under “Cutting your trip short”

- Cutting **your trip** short, unless **your** main travel insurance’s emergency centre have agreed.
- Denied boarding unless **you** provide a letter from the airline confirming the exact reason for the denial.
- Costs for **you** to come home as a result of a **relative’s** condition when the severity of the condition or terminal prognosis was known before departure.
- Any costs if **you** come **home** because of illness or injury when **you** did not get a medical certificate from the **doctor** treating **you** that says it was medically necessary for **you** to come **home**, unless **your** main travel insurance’s emergency centre agreed to this.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** (or **your** main travel insurer) have paid extra transport costs.

Under “Confinement on medical advice during your trip” and “Unable to do trip activities”

- Compensation for any days prior to visiting a **doctor**.
- More than the corresponding number of days benefit shown in the table below if **your** treating **doctor** diagnosed **you** with one of the listed medical conditions, but did not specify the number of days **you** should be confined or rest on any medical certificate.

Medical condition	Maximum confinement benefit payable	Maximum no-activity benefit payable
Cold / Upper Bronchial infection with fever	0 days	3 days
Intestinal infection / Stomach illness	2 days	0 days
Tonsillitis	2 days	3 days
Influenza	4 days	1 day
Sinusitis	0 days	3 days
Inflammation of the ear with fever	0 days	3 days
Pneumonia	5 days	2 days
Sunburn injuries	0 days	3 days
Bronchitis	1 day	3 days
Urinary tract infection with fever	0 days	2 days
Lumbago / Sciatica	0 days	3 days
Chicken pox	7 days	0 days
Inflammation of the eye	0 days	3 days
Tooth ache	0 days	2 days

Under “Replacement holiday”

- Any costs paid under “Cutting your trip short”, “Confinement on medical advice during your trip”, “Unable to do trip activities”, “Quarantine” or “Events in Norway” (these will be deducted from settlement of “Replacement holiday”).
- Any claim that occurs on the replacement holiday **we** have paid for.

Please read the general exclusions on page 6 that also apply.

📄 Special conditions and notes applying to section 2

- **You** must contact **your** main travel insurance’s 24-hour emergency assistance service before **you** return **home** and they must agree to the reason for cutting the **trip** short.
- **You** must not have travelled against the government advice of country **you** are resident in or against local authority advice at **your trip** destination.
- If **you** have to cut short **your trip**, **we** will work out the unused value of **your trip** from the date it is necessary for **you** to return to Norway early or the date **you** go into hospital as an inpatient, for the rest of **your trip**.
- **We** will pay unused **trip** costs (but not **your** unused return travel tickets if **your** main travel insurance paid for new tickets) based on each complete 24-hour period **you** have lost. For package trips the trip per day cost is calculated by dividing the total cost of **your trip** by the planned length of **your trip** in days.
- **We** will pay unused **trip** costs when initially settling the claim. If **you** choose a replacement holiday, **we** will deduct any payments already made for **your** original **trip** (under the headings “Cutting your trip short” or “Confinement on medical advice during your trip” or “Unable to do trip activities” or “Events in Norway” of this section) from the payment towards the replacement holiday.
- The replacement holiday must be booked within one year of **your** original departure date and must be booked through TUI or Nazar. The new trip is not transferable to another person.

📄 What we will need if you make a claim

Under “Cutting your trip short” and “Confinement on medical advice during your trip” and “Unable to do trip activities”

- Full details of the reason why **you** had to cut short **your trip** or were confined on medical advice.
- A medical certificate filled in by the **doctor** treating **you** (or **your travelling companion**, **your relative** or **your travelling companion’s relative**), confirming where appropriate the:
 - diagnosis;
 - dates and number of full days **you** were confined to hospital or **your trip** accommodation;
 - dates and number of full days **you** were ordered to refrain from undertaking **your** planned holiday activity;
 - date **you** were ordered to cut short **your trip**;
 - need for a **relative** or **travelling companion** to stay with **you** while **you** are confined during **your trip**.
- A certified copy of the death certificate where appropriate.
- For denied boarding claims **we** will need written confirmation from the airline confirming the reason **you** were not allowed to board.
- Written confirmation from **your** transport and accommodation provider showing all the costs that cannot be recovered from them.

Under “Quarantine”

- An official document from the government where **you** are **quarantined** or a letter from the relevant treating doctor confirming you have been directly exposed to the infectious disease and have to quarantine to prevent further potential spread.

Under “Events in Norway”

- A letter from the **doctor** treating **your relative** in Norway confirming their diagnosis and the date of diagnosis; or
- A letter from **your** home insurer or the police confirming the damage to **your** property.

Under “Replacement holiday”

- All details listed above under “Under “Cutting your trip short” and “Confinement on medical advice during your trip” and “Unable to do trip activities””
- The trip booking invoice for the replacement holiday.

For all claims

- General information set out in the “Making a claim” section on page 7.

Section 3 - Personal belongings

? Meaning of words in section 3

Fragile items

China, glass, pottery or other fragile items that are likely to break easily.

Pair or set

A number of items of **personal belongings** that belong together or can be used together (for example, matching necklace and earrings, photographic equipment or a set of golf clubs).

Personal belongings

Luggage, clothes, **valuables**, sports equipment (not including ski or snowboard equipment) and any other items that **you** wear, use or carry that belongs to **you** or that **you** are legally responsible for.

Unattended

Personal belongings that are not in **your** full view unless they are locked in the accommodation **you** are using on **your trip** or they are out of sight in the locked boot, locked roof box or in the closed glove compartment or covered luggage area of a locked motor vehicle.

Valuables

Jewellery; watches; items made of or containing precious metals, precious or semi-precious stones; furs; binoculars; telescopes; computer games; any kind of photographic, audio, video, computer (including tablets and e-readers, memory sticks and cards), television, fax and phone (including mobile phones) equipment; personal media players (including MP3s and MP4s); PDAs; satellite navigation equipment; electronic games; TVs; CDs; mini discs; DVDs; cartridges; video and audio tapes.

✓ What you are covered for

We will pay one of the following if **your personal belongings** are lost, stolen or damaged during **your trip**.

Personal belongings

Up to **NOK 1 500** if **you** do not make a claim through **your** home insurer for any of **your personal belongings** taken with **you** on **your trip**.

Supplementary to your home insurance

Up to **NOK 10 000** if **you** have made a claim through **your** home insurer which they have paid up to their limit but there are items of **personal belongings** which have not been included in their settlement. The most **we** will pay for **valuables** is **NOK 2 250** in total whether jointly owned or not. There is also a single item, pair or set limit of **NOK 2 250**.

Excess on your home insurance - Please see section 9.

✗ What you are not covered for

- Loss or theft of **personal belongings**, unless **you** have reported it to the police within 24 hours of discovery and been given a written police report.
- More than the value of the part of the **pair or set** that is lost, stolen or damaged.
- Claims for more than one mobile phone for each **insured person**.
- Breakage or damage to: **fragile items**; sports equipment while it is being used; audio, video, computer, television, fax or phone equipment.
- Loss or damage due to climate, wear and tear, depreciation, moths, vermin or the process of cleaning.
- Losses that may arise as a result of use of credit/debit cards, cheques, bills of exchange and utilisation of accounts.
- Damage caused by the contents of bottles or other containers leaking or breaking.
- The cost of replacing or repairing false teeth.
- More than **NOK 550** for tobacco, alcohol, fragrances and perfumes.

- Loss or theft of, or damage to, the following:
 - **personal belongings** while in the possession of **your** transport or accommodation provider, unless **you** have reported it to them within 7 days of discovery and they have given **you** a Property Irregularity Report (PIR) or other similar written confirmation detailing the damage or the permanent loss;
 - items where **you** are unable to provide receipts or other proof that **you** bought or own the items and proof of the value;
 - **unattended personal belongings**;
 - **valuables** unless they are on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**;
 - **valuables** packed in suitcases, trunks or similar containers;
 - **valuables** left in a motor vehicle;
 - **personal belongings** left in an unlocked motor vehicle;
 - **personal belongings** left in a tent;
 - **personal belongings** that have been mislaid or forgotten;
 - any films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, that are not pre-recorded and released for public purchase;
 - narcotics, motorised vehicles, valuable documents or animals.
- Any claim under "Section 3 - Personal belongings" if **we** have paid a claim under "Section 9 - Insurance excess cover: Home insurance - Personal possessions whilst abroad".
- Any item which has been covered by another insurance policy.
- Any deductions applied to **your** claim payment by another insurer.

Please read the general exclusions on page 6 that also apply.

i Special conditions and notes applying to section 3

- This policy covers the value of the items at the time they were lost or stolen, and not the original purchase price or the cost of replacing them. This means **we** will take off an amount for wear and tear from the original cost. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items (or **pair or set** of items) and a **valuables** limit, and this policy may not provide enough cover for expensive items such as jewellery or computer, audio or photographic equipment. These items can usually be specifically insured under **your** home insurance.
- If **your personal belongings** are lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a Property Irregularity Report (PIR) or other similar written confirmation from them within 7 days of discovery detailing the damage or the permanent loss. **You** may be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- **You** should keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.

📄 What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- A Property Irregularity Report (PIR) or other similar written confirmation from the transport or accommodation provider detailing the damage or the permanent loss.
- For lost, stolen or damaged items, original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate of the costs of repairing all damaged items.
- General information set out in the "Making a claim" section on page 7.

Section 4 - Personal money and valuable documents

? Meaning of words in section 4

Cash

Coins and notes that can legally be used as currency in any country.

Valuable documents

Cash, cards, tickets or vouchers which have a monetary value (for example phone-cards, gift vouchers, admission and travel tickets). These must all be held for private and not business purposes.

✓ What you are covered for

We will pay up to **NOK 5 000** if **your valuable documents** are lost or stolen during **your trip**. The most we will pay for **cash** is **NOK 2 000**.

✗ What you are not covered for

- Loss or theft of **valuable documents** unless:
 - **you** have reported it to the police within 24 hours of discovery and been given a written police report;
 - it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**; or
 - **you** are able to provide foreign exchange receipts, withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques if a replacement service is provided.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.
- Losses that may arise as a result of use of credit/debit cards, cheques, bills of exchange and utilisation of accounts.

Please read the general exclusions on page 6 that also apply.

📄 What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- Original foreign exchange receipts, **cash** withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- General information set out in the "Making a claim" section on page 7.

Section 5 - Loss of passport

✓ What you are covered for

We will pay up to **NOK 2 000** for the following if **your** passport is lost or stolen during **your trip**.

- A temporary replacement passport.
- Any extra costs for travel and accommodation to obtain the temporary replacement passport.
- The remaining value of **your** original passport.

✗ What you are not covered for

Any claim unless **you** get a letter from the local embassy or consulate **you** reported the loss to.

Please read the general exclusions on page 6 that also apply.

📄 Special conditions and notes applying to section 5

The remaining value of **your** passport will be based on the current cost of a new passport and how long **your** original passport would have been valid for.

📄 What we will need if you make a claim

- Written confirmation from the local embassy or consulate where the loss happened, which gives details of the date the passport was lost, and when it was reported and replaced. **You** should also get a written report from the police.
- Original receipts and accounts for the temporary passport and, if appropriate, any extra costs for travel and accommodation.
- General information set out in the "Making a claim" section on page 7.

Section 6 - Delayed luggage

? Meaning of words in section 6

Luggage

Clothes, footwear, toiletries and sports equipment (not including ski or snowboard equipment) and any other items that **you** wear, use or carry that belong to **you** or that **you** are legally responsible for that have been checked in to the transport provider.

Valuables

Jewellery; watches; items made of or containing precious metals, precious or semi-precious stones; furs; binoculars; telescopes; computer games; any kind of photographic, audio, video, computer (including tablets and e-readers, memory sticks and cards), television, fax and phone (including mobile phones) equipment; personal media players (including MP3s and MP4s); PDAs; satellite navigation equipment; electronic games; TVs; CDs; mini discs; DVDs; cartridges; video and audio tapes.

✓ What you are covered for

We will pay up to **NOK 1 500** in total if **your luggage** is temporarily lost or delayed by **your** transport provider on **your** outbound journey. We will pay the following amounts based on the length of time **you** are without **your luggage**, having arrived at **your** destination:

Length of delay	Amount payable
4-12 hours	NOK 300
12-24 hours	NOK 800
24-48 hours	NOK 1 300
More than 48 hours	NOK 1 500

✗ What you are not covered for

- Temporary loss or delay of **valuables**.
- Temporary loss or delay of **luggage** on **your** return journey to Norway.

Please read the general exclusions on page 6 that also apply.

i Special conditions and notes applying to section 6

- **You** must get a Property Irregularity Report (PIR) or other similar written confirmation from the transport provider within 7 days of discovery detailing the temporary loss. **You** may be able to claim directly with the transport provider, by writing to them within 21 days of the temporary loss.
- The amount payable can only be paid once per **insured person** (even if more than one piece of luggage is delayed). Only the person named on the baggage tag can make a claim (even if the luggage contains more than one person's belongings).
- If the items are permanently lost, **we** will take off any amount that **you** are due to be paid under this section from the final claim settlement under "Section 3 - Personal belongings".

📄 What we will need if you make a claim

- A Property Irregularity Report (PIR) or other similar written confirmation from the transport provider detailing the temporary loss and when **your luggage** was returned to **you**.
- General information set out in the "Making a claim" section on page 7.

Section 7 - Missed departure

? Meaning of words in section 7

Departure point

The airport, station or port where:

- **your** outbound journey to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your trip** has more than one destination or connection; or
- **your** return journey back **home** begins (including any connecting transport **you** take later).

✓ What you are covered for

We will pay up to **NOK 30 000** (but not more than the original **trip** cost) for one of the following if **you** miss **your** booked departure because **you** do not get to **your departure point** on time as a result of:

- public transport (including scheduled flights) not running to its timetable;
- the vehicle **you** are travelling in having an accident or breaking down; or
- the vehicle **you** are travelling in being involved in a traffic jam.

Continuing your trip

The extra cost of travel and accommodation to get **you** to **your trip** destination on **your** outbound journey (within **your** original **trip** dates) or back **home** on **your** return journey.

Abandoning your trip

Your part of unused travel and accommodation costs, if **you** choose to abandon **your trip** because **you** are unable to arrange alternative transport within the first half of **your trip**.

✗ What you are not covered for

- Any claim:
 - if **you** did not leave enough time to arrive at **your departure point**, taking into account prevailing or expected weather or traffic conditions;
 - if **you** have made travel arrangements independently from those included on **your** package holiday, and not left more than 3 hours between the arrival of **your** flight or other transport and the departure of any connecting flight or other transport;
 - if **you** could reasonably have made other travel arrangements to reach **your departure point** in time; or
 - unless **you** get written confirmation of the reason for the delay from the relevant authority.
- A claim for both "Continuing your trip" and "Abandoning your trip" (only one of the payments is covered).
- Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your trip** (whichever is later).
- Any costs which are recoverable directly from the travel or accommodation providers or the tour operator.

Please read the general exclusions on page 6 that also apply.

Special conditions and notes applying to section 7

- **You** must get written confirmation of the reason for the delay. For example, if **your** vehicle breaks down **you** should provide a report from the roadside assistance company or garage who fixed **your** car. If the train **you** were taking did not run on time **you** should provide a report from the train company.
- **You** must plan to arrive at the check-in desk of **your departure point** at least 3 hours before the scheduled departure time or the time shown in the carriers written instructions (whichever is the longer).
- **You** can only choose to “Abandon your trip” if the first available alternative transport arrives at **your** destination with less than half of the duration of **your trip** remaining. The day **you** arrive counts as a day remaining. For example, if **you** can arrive on day 4 of a 7 day trip **you** cannot choose this option.

What we will need if you make a claim

- Full details of the circumstances causing **you** to miss **your** departure.
- Written confirmation of the reason for the delay. For example, if **your** vehicle breaks down **you** should provide a report from the roadside assistance company or garage who fixed **your** car. If the train **you** were taking did not run on time **you** should provide a report from the train company.
- For “Abandoning your trip” claims **we** will also need written confirmation from **your** transport and accommodation provider showing all the costs that cannot be recovered from them.
- General information set out in the “Making a claim” section on page 7.

Section 8 - Delayed departure

Meaning of words in section 8

Departure point

The airport, station or port where:

- **your** outbound journey to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your trip** has more than one destination or connection; or
- **your** return journey back **home** begins (including any connecting transport **you** take later).

What you are covered for

Delayed departure

We will pay **NOK 200** if **your** booked transport is delayed at the **departure point** for more than 6 hours and **NOK 100** for each extra 12 hours delay, up to **NOK 2 400** in total, because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

Abandoning your trip

We will pay up to **NOK 30 000** (but not more than the original **trip** cost) for **your** part of unused travel and accommodation costs if **you** abandon **your trip** having been delayed for more than 24 hours at **your** outbound **departure point** because of reasons described under “Delayed departure” above.

What you are not covered for

Under “Delayed departure” and “Abandoning your trip”

- Claims for both “Delayed departure” and “Abandoning your trip” (only one payment is covered).
- Anything that is caused by **you** not checking in at the **departure point** when **you** should have done.
- Any delay caused by a strike or industrial action which began or was announced before **you** booked **your trip** or bought **your** policy (whichever is later).
- Any claim where **you** do not get written confirmation from the transport provider of the reason for the delay and the actual departure time.

Under “Abandoning your trip”

- Claims unless the actual departure time was more than 24 hours later than the time shown on **your trip** booking confirmation.
- More than the minimum market value of equivalent admission or travel tickets, if **you** originally bought them using an airline mileage or similar points reward scheme.
- Any costs which are recoverable directly from the travel or accommodation providers or the tour operator.

Please read the general exclusions on page 6 that also apply.

Special conditions and notes applying to section 8

You can only claim for either “Delayed departure” or “Abandoning your trip”.

What we will need if you make a claim

- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual departure times and why the departure was delayed.
- For “Abandoning your trip” claims **we** will also need written confirmation from **your** transport and accommodation provider showing all the costs that cannot be recovered from them.
- General information set out in the “Making a claim” section on page 7.

Section 9 - Insurance excess cover

? Meaning of words in section 9

Boat

A motorised watercraft or sailing vessel owned by a licensed rental company or agency which is used by **you** on **your trip**, which **you** have agreed to hire from them according to the terms of **your** rental agreement.

Domestic insurance policies

Your home insurance, motor insurance or home insurance extension for which premiums have been paid to cover **you** and/or **your** property and which are all issued by an authorised and regulated Norwegian insurer.

Home insurance

Your insurance policy covering **your** home against damages to the building itself or for loss, theft or damage to **your** possessions within **your home**. This policy must be issued by an authorised and regulated Norwegian insurer.

Home insurance extension

An extension to **your home insurance** that covers the permanent residents of **your home** for Personal liability, Personal assault and Legal protection cover.

Motor insurance

Your insurance policy covering **your** private motor vehicle for loss, theft or damage.

Motor vehicle

A moped, motorcycle, car, light van or people carrier owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old and has no more than 9 seats;
- not be a motor home, camper van, commercial vehicle, minibus, taxi or driving school vehicle;
- be valued with a retail purchase price of less than NOK 585 000.

Rental period

The dates **you** have arranged to hire the **motor vehicle** or **boat**, as confirmed on **your** rental agreement. A rental which is booked to last longer than 31 days is not covered.

✓ What you are covered for

We will pay for the following (but not more than **NOK 30 000** in total):

Domestic insurance policies

We will pay up to the following amounts for the excess amount that is applied to one or more of **your domestic insurance policies** as shown below. **We** will do this if while **you** are on **your trip** a claim incident occurs, which is covered on one or more of **your domestic insurance policies** and a settlement is made by the insurer of that policy that is more than the excess amount of that policy.

Home insurance

Damage to **your home** or loss/theft/damage to possessions in **your home** in NorwayNOK 10 000

Personal possessions whilst abroadNOK 10 000

Personal liability, personal assault cover or legal expenses coverNOK 10 000

Motor insurance

Vehicle damageNOK 10 000

Rental vehicle damage

We will pay up to **NOK 24 500** per vehicle for the following:

- for the reimbursement of the excess applied to **your** rental vehicle insurance or for loss of deposit due to damage to windows, tyres, roof and undercarriage, if the **motor vehicle** is accidentally damaged, involved in an accident, stolen, damaged by fire or vandalised during the **rental period**.
- for reimbursement of the excess applied to **your** boat hire insurance or for loss of deposit as a result of damage to the hull of a **boat**, if the **boat** is accidentally damaged or involved in an accident during the **rental period**.

✗ What you are not covered for

Under "Domestic insurance policies"

- Any reimbursement unless **you** have paid your full excess for **your domestic insurance policy**.
- Any claim under "Section 9 - Insurance excess cover: Home insurance - Personal possessions whilst abroad" if **we** have paid a claim under "Section 3 - Personal belongings".
- Any claim under "Section 9 - Insurance excess cover: Motor insurance" if **your** car is not parked at **your home** or in a secure car park or being used by **you** on **your trip**.

Under "Rental vehicle damage"

- Damage to **your** rented **motor vehicle** or **boat**, whilst participating in any race or professional sporting activity.
- Any claim resulting from **you** not following the terms and conditions of **your** hire company's rental agreement.
- More than the excess stated on **your** rental agreement.
- Damages caused when driving off a Public Highway.
- Loss of keys.
- Damage to the vehicle's interior.
- Misfuelling.
- Mechanical failure of the insured vehicle and associated recovery costs.
- General wear and tear.

Please read the general exclusions on page 6 that also apply.

i Special conditions and notes applying to section 9

Under "Motor insurance"

For **motor insurance** excess cover to apply, the cost to repair **your** damaged private motor vehicle must be more than the value of the **motor insurance** excess. Other costs that insurer of the **motor insurance** policy pays, such as hire car, loss of no-claims bonus or compensation for loss of use of the private motor vehicle are not considered.

Under "Rental vehicle damage"

We only consider the excess or loss of deposit as a result of the costs to repair **your** damaged **motor vehicle** or **boat** in the "Rental vehicle damage" settlement. Costs such as hire car, loss of no-claims bonus or compensation for loss of use of the **motor vehicle** or **boat** are not considered. This is not car or boat insurance. This section is designed to complement the car or boat insurance policy issued by the rental company to you.

📄 What we will need if you make a claim

Under "Domestic insurance policies"

- The claim settlement letter from the insurer of **your domestic insurance policy** giving details of the excess that has been applied.

Under "Rental vehicle damage"

- A copy of **your** rental agreement.
- The damage report and repair invoice from the rental company confirming the details of the damage and the cost of repair.
- A copy of the driving licence of the person driving the **motor vehicle** at the time of the accident.
- Detailed account of the circumstances that led to the accident / damage to the **motor vehicle** or **boat** including photographs and video evidence (if available) and, where appropriate, a written police report.
- Full details of any witnesses, providing written statements where available.

For all claims

- General information set out in the "Making a claim" section on page 7.

Section 10 - Wintersports

✓ What you are covered for

Ski pack

We will pay up to **NOK 3 000** in total for **your** ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cut **your trip** short because of the death, serious injury or serious illness (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) of **you**, a **relative**, a **travelling companion** or a **relative** of a **travelling companion**;
- **you** cannot ski because of an injury or illness during **your trip**.

Delayed ski equipment

We will pay up to **NOK 3 000** in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Ski equipment

We will pay up to **NOK 4 000** in total for **your** own **ski equipment** and up to **NOK 2 000** in total for **your** hired **ski equipment** that is damaged, stolen, lost or destroyed on **your trip**. There is also a single article, pair or set limit, of **NOK 2 000**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace your belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay **NOK 200** per day, up to **NOK 2 000** in total, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions or an avalanche.

✗ What you are not covered for

Under "Ski pack"

- Any medical condition set out under "Health exclusions" on page 4.
- Any claim where **you** do not take **your** prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by: **your doctor** before **you** travel; the **doctor** treating **you** while **you** are away; the Norwegian Ministry of Foreign Affairs (Regjeringen), World Health Organisation (WHO) or any government or other official authority.
- Claims relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to **your** due date).
- Anything mentioned under the heading "What you are not covered for" within Section 2 - Trip Guarantee".

Under "Delayed ski equipment"

- Temporary loss or delay of **ski equipment** on **your** return journey to Norway.

Under "Ski equipment"

- Anything mentioned under the heading "What you are not covered for" within "Section 3 - Personal belongings".

Under "Piste closure"

- Any compensation for the first full 24 hours at **your** booked ski resort.
- Any trip in **your home** country.
- Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your trip**.
- Compensation which **you** can get from **your** tour operator or anywhere else.
- Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** insurance or travel tickets for **your trip** were issued, if this is less than 14 days before the beginning of **your trip**.
- Any **trip** that takes place outside a recognised ski resort or the official resort opening dates.

Please read the general exclusions on page 6 that also apply.

📄 What we will need if you make a claim

Under "Ski pack"

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a doctor at your resort that **you** cannot take part in your pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Under "Delayed ski equipment"

- A Property Irregularity Report (PIR) or other similar written confirmation from the transport provider detailing the temporary loss and when **your ski equipment** was returned to **you**.
- All hire receipts for the alternate **ski equipment**.

Under "Ski equipment"

- A Property Irregularity Report (PIR) or other similar written confirmation from the transport provider detailing the damage or the permanent loss to **your ski equipment**.
- A written police report confirming full details of the loss or theft of **your ski equipment**.
- A written report from **your** travel representative or accommodation manager confirming full details of the damage to **your ski equipment**.
- Own **ski equipment**: Original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- Hired **ski equipment**: Hire receipts for the lost, stolen or damaged items.
- An estimate of the costs of repairing all damaged items.

Under "Piste closure"

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

For all claims

- General information set out in the "Making a claim" section on page 7.

Legal and regulatory information

This policy is available to **residents** of Norway only.

Insurer

Your insurance is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe, an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands. AWP P&C S.A. - Dutch Branch, with 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.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify TUI no later than the day before **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. In addition to the above, if the duration of **your trip** is more than 1 month **you** will still be able to terminate the insurance on or after the day **your trip** starts with a 1 month notice period. **You** will only receive a refund of the premium **you** have paid for remaining days after **your** notice period has ended.

When can we terminate the insurance?

We may be entitled to terminate the insurance policy and not pay any claim or to change the terms of the policy if **you**:

- have misled **us** through dishonesty or incomplete information when taking out the insurance policy;
- have purposely misrepresented or failed to disclose the facts when submitting a claim;
- have committed fraud, cheated or deceived **us**;
- have previously been advised that **we** will not insure **you**. In this case **we** will refund the premium **you** paid for this policy.

If **we** have paid **your** claim, **we** have the right to request **you** repay **us** all payments **we** have made.

In the event that **we** choose to terminate or to change **your** insurance policy **we** will notify **you** in writing.

Privacy and personal data

We handle **your** personal data with care. When gathering, processing and using personal data **we** follow European Union data protection rules.

- **You** give **us** **your** personal data when **you** apply for the insurance and when **you** submit a claim. **We** may use this data throughout the entire duration of the insurance policy, for the acceptance, implementation and management of the insurance policy, claims handling, customer relations management, customer research and marketing activities (these activities are focused on creating, maintaining and expanding **our** relationship with **you**).
- If **you** agree **we** may also use **your** personal data for analytics, product development and compiling management information.
- In addition, **we** use **your** personal data to prevent and combat fraud and to comply with statutory obligations. **We** may exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law.
- **We** may exchange information with **our** affiliates, subsidiaries, business partners and other members of the Allianz Group. This may involve transferring information about **you** to countries outside the European Economic Area that may have limited or no data protection laws. **We** always take reasonable steps to safeguard **your** personal information and **we** have appropriate measures in place with these companies to handle **your** data with care.
- Where permitted by law **we** may record telephone conversations, so **we** can later verify what information has been provided. **We** may also use these recordings for staff training and to monitor the quality of **our** services.

You have a right to request a copy of the personal data that **we** hold about **you**. If **you** wish to exercise this right then please contact **us** via email: agae-travel.support@allianz-assistance.co.uk

International sanctions

This policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, the European Union, the United States of America or any other applicable economic or trade sanction, law or regulations. **We** decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

Governing law

Unless agreed otherwise, Norwegian law will apply and all communication in relation to this policy will be in Norwegian or English. In the event of a dispute concerning this policy, the Norwegian courts shall have exclusive jurisdiction, unless the parties agree to another way to resolve the conflict. Enquiries or complaints must first be made to the Complaints Department of Falck Global Assistance. If **you** are not satisfied with the handling of a complaint **you** should write to: **Finansklagenemnda, Postboks 53 Skøyen, 0212 Oslo, Norway.**

When the following words and phrases appear in this document or **your** insurance confirmation, they have the meanings given below. These words appear in **bold** print in this document.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** insurance confirmation.

- **Europe:** Continental Europe, Mediterranean islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Republic of), Isle of Man, Israel, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Poland, Portugal, Romania, Russia-West of Urals, San Marino, Serbia, Slovenia, Slovakia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the United Kingdom.
- **Worldwide:** All countries in the world.

Claims Handler

Falck Global Assistance who process claims on behalf of the **insurer**.

Computer system

Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Cyber Risk

Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

- Any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any **computer system**;
- Any error or omission involving access to, or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use, or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Doctor

A legally qualified doctor who holds the necessary certification in the country they are currently practising in. This person must not be related to **you** or anyone **you** are travelling with.

Epidemic

A contagious disease recognised by the World Health Organisation (WHO) or an official government authority in Norway or **your trip** destination.

Home

Where **you** normally live in Norway.

Insurer

AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe.

Pandemic

An **epidemic** that is recognised as a pandemic by the World Health Organisation (WHO) or an official government authority in Norway or **your trip** destination.

Period of insurance

- The start date and end date of **your** insured **trip** is stated on **your** insurance confirmation.
- 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, unless **you** cannot finish **your trip** as planned because of death, illness or injury or if **you** 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**.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home**, and is registered with a **doctor**, in Norway and has not spent more than 6 months abroad during the year before the policy was issued.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired ski equipment, ski school fees and lift passes.

Travelling companion

Any person who has booked to travel with **you** on **your trip**.

Trip

Any return journey (not including business trips) that takes place during the **period of insurance** and starts and finishes from **your home**. This includes if **you** travel from **your home** to temporary accommodation the night before **you** leave Norway on **your** TUI holiday or stay an extra night in temporary accommodation on **your** way from the Norwegian airport to **your home**.

- Any other journey which begins after **you** get back to Norway is not covered.
- A journey which is booked to last longer than 45 days or the number of days insurance purchased (whichever is shorter) is not covered.

We, our, us

Allianz Travel Europe.

Winter sports

The following activities are covered:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing. Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

You, your, yourself, insured person

Each person shown on the insurance confirmation, who the appropriate insurance premium has been paid for.



Privacy Notice

We care about your personal data

AWP P&C S.A. – Dutch Branch (“we, “us” “our”), a part of Allianz Partners SAS, is an authorised insurance company providing insurance products and services on a cross-border basis. Protecting your privacy is a top priority for us. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data in paper or electronic files. We are the data controller for personal data related to your insurance, as defined by relevant data protection laws and regulation.

2. What personal data will be collected?

We will collect and process the following personal data of you: name, personal ID, address, residency, date of birth, gender, nationality, telephone number, email address, bank account details, medical information, passport details, travel location and the results of fraud and sanction screening.

Medical information is processed when we assist you in case of an admission to hospital, serious accidents or decease. If it is deemed necessary the assistance team can request personal data from the insured, family or relevant others. They can provide this information to the people performing the medical support.

3. How will we obtain and use your personal data?

We will collect and use your personal data that you provide to us and that we receive about you (as explained below) for a number of purposes and with your express consent unless applicable laws and regulations do not require us to obtain your express consent, as shown below:

Purpose	Your express consent?
Insurance contract administration (e.g., quotation, underwriting, claims handling)	No
To administer debt recoveries	No
Statistical analyse and product or service improvement	No
For automated decision making to determine the premium based on your age or address and to make decisions about you using computerised technology such as assessing which products might be most suitable for you.	Yes, where needed. However, where we need to process your personal data in order to underwrite your insurance and/or process your claim we will not obtain your express consent.
Fraud, Money Laundering and Terrorist Financing prevention and detection	No
Meet any legal obligations (e.g., tax, accounting and administrative obligations)	No
To redistribute risk by means of reinsurance and co-insurance	No

As mentioned above, for the purposes indicated above, we will process personal data we receive about you from public databases, third parties such as brokers and business partners, other insurers, credit reference and fraud prevention agencies, analytics providers, search information providers, loss adjustors, surveyors, intermediaries, delegated authorities, lawyers.

For those purposes indicated above where we have indicated that we do not require your express consent, we will process your personal data based on our legitimate interests and/or to comply with our legal obligations. For example if processing is necessary:

For the performance of a contract or if you request the processing in order to enter into the contract;
For the protection of your vital interests or the vital interests of another natural person
To comply with a legal obligation to which you are subject
For the public interest or in the exercise of official authority of us; and
For the legitimate interests of AWP P&C S.A – Dutch Branch or a third party (unless overridden by your interests, rights or freedoms). If you would like to receive more information refer to section 9.

We will need your personal data if you would like to purchase our products and services. If you do not wish to provide this to us, we may not be able to provide the products and services you request, that you may be interested in, or to tailor our offerings to your particular requirements.

4. Who will have access to your personal data?

We will ensure that your personal data is processed in a manner that is compatible with the purposes indicated above. For the stated purposes, your personal data may be disclosed to parties who operate as third party data controllers, such as: Public authorities, other Allianz Group companies, other insurers, re-insurers, insurance intermediaries/brokers, and banks

For the stated purposes, we may also share your personal data with the parties who operate as data processors under our instruction, such as: other Allianz Group companies, technical consultants, experts, lawyers, loss adjustors, repairers, medical doctors; and service companies to discharge operations (claims, IT, postal, document management).

Finally, we may share your personal data In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in any insolvency or similar proceedings) and to meet any legal obligation, including to the relevant ombudsman if you make a complaint about the product or service we have provided to you.

5. Where will my personal data be processed?

Your personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in section 4 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Whenever we transfer your personal data for processing outside of the EEA by another Allianz Group company, we will do so on the basis of Allianz’ approved binding corporate rules known as the Allianz Privacy Standard (Allianz’ BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz’ BCR and the list of Allianz Group companies that comply with them can be accessed here www.allianz-partners.com/allianz-partners---binding-corporate-rules-.html Where Allianz’ BCR do not apply, we will instead take steps to ensure that the transfer of your personal data outside of the EEA receives an adequate level of protection as it does in the EEA. You can find out what safeguards we rely upon for such transfers (for example, Standard Contractual Clauses) by contacting us as detailed in section 9 below.

6. What are your rights in respect of your personal data?

Where permitted by applicable law or regulation, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and
- File a complaint with us and/or the relevant data protection authority.

You may exercise these rights by contacting us as detailed in section 9 below providing your name, email address, identification, the insurance contract number and purpose of your request.

7. How can you object to the processing of your personal data?

Where permitted by applicable law or regulation, you have the right to object to us processing your personal data, or tell us to stop processing it (including for purposes of direct marketing). Once you have informed us of this request, we shall no longer process your personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for your other rights indicated in section 6 above.

8. How long do we keep your personal data?

We will retain your personal data for seven years from the date the insurance relationship ends or from the settlement of the claim or complaint, unless a longer retention period is required or as permitted by law.

We will not retain your personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

9. How can you contact us?

If you have any queries about how we use your personal data, you can contact us by email or post as follows:

AWP P&C S.A. – Dutch Branch
Data Protection Officer
Postbus 9444
1006 AK Amsterdam

Email: privacy.no@allianz.com

10. How often do we update this privacy notice?

We regularly review this privacy notice. We will ensure the most recent version is available on our website www.magroup-online.com/B2C/NO/EN/Privacy-Notice.pdf and we will tell you directly when there’s an important change that may impact you. This privacy notice was last updated on 5th June 2020.