

Insurance Company: AWP P&C S.A. – Dutch Branch, trading as Allianz Partners, registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and 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 TUI Emergency Medical Travel Insurance and does not take into consideration your specific demands and needs. Full pre-contractual information are 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 travellers who have booked their trip package with TUI the following covers: Emergency Medical/Dental Expenses and Emergency Transportation Expenses.



What is insured?

- ✓ **Emergency Medical/Dental and Emergency Transportation**
Actual costs for hospital fees, repatriation (returning you home), inpatient benefit, funeral costs and if taken ill or injured during your trip; Search & Rescue expenses. Up to € 400 for dental costs

No deductibles apply



What is not insured?

- ✗ Claims where you cannot provide enough supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ 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).



Are there any restrictions on cover?

- ! Cover is only available to residents of Finland who hold a valid Kela card and are aged 86 or under on the date the policy is purchased.
- ! War or acts of war.
- ! Civil disorder or unrest.
- ! Terrorist events.
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non-stabilized pre-existing medical conditions that were diagnosed or treated in the 180 days 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
- ! Pollution, meteorological or climate events.
- ! Natural disaster.
- ! Medical expenses incurred or cutting your trip short 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 or dangerous sport, including skiing and snowboarding.



Where am I covered?

- ✓ You are covered in the country(ies) of pre-booked 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, the insured 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 himself and his 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 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 can not 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.

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. You will only receive a refund of the premium you have paid for remaining days. 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.