

# Cancellation Insurance for Travel



Insurance Product Information Document

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 Cancellation Insurance

This document provides a summary of key information about the insurance product TUI Cancellation 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: Trip Cancellation.



#### What is insured?

##### ✓ Trip Cancellation

Up to € 6.000 for non-refundable trip payments, deposits, cancellation fees, and change fees if you have to cancel your trip due to (e.g.):

- Unexpected serious illness that was not existing or treated within 180 days prior to taking out the insurance or booking the travel
- Death of the insured, a traveling companion or family member
- Unforeseen unemployment
- Legal separation or divorce
- Pregnancy

**No deductibles apply**



#### What is not insured?

- ✗ Claims where you cannot provide enough supporting evidence.
- ✗ 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).
- ✗ Trip elements not booked through TUI



#### 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, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! The consumption of alcohol or drugs not medically prescribed
- ! Participation in a professional or dangerous sport.



#### Where am I covered?

- ✓ Cancellation is covered before the trip starts which is usually in the country of residence of the insured.



#### 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?

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



### When does the cover start and end?

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



### How do I cancel the contract?

If *your* cover does not meet your requirements, please notify TUI within 14 days of paying *your* premium and receiving *your* insurance confirmation.

*Your* premium will be refunded unless *you* are less than 2 weeks before *your* departure date, *you* have made a claim, or intend to make a claim, in which case no refund will be due.

If the period of insurance is 1 month or less, *your* cancellation rights are no longer valid after this initial 14 day period.

If the period of insurance is more than 1 month *you* will still be able to terminate the insurance until the coverage expires. *You* will only receive a refund of the premium *you* have paid for the remaining days