

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 Total Travel Insurance including Alpine-Travel

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 a travel insurance which covers you while travelling for various events such as: medical emergencies; repatriation; cutting short your journey; delayed, lost or stolen possessions; delayed or missed departures; personal accident; personal liability; legal expenses; and rental vehicle damage. The events covered are described in the Policy Wording.



What is insured?

- ✓ **Emergency medical expenses** – Actual costs for medical treatment, repatriation, search and rescue, extra travel and accommodation plus sending for and accompanying costs, up to NOK 40 000 funeral cost and up to NOK 4 000 for dental costs to relieve pain if taken ill (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) or injured on your journey.
- ✓ **Trip guarantee, cutting your trip short** – Up to NOK 30 000 for loss of pre-paid travel and accommodation expenses if you cut your trip short. If you are hospitalised or unable to leave your accommodation on medical advice (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) during your trip you are given a daily allowance or a replacement holiday if more than half your trip is lost.
- ✓ **Personal belongings** – Up to NOK 16 000 for items lost, stolen or damaged on your journey.
- ✓ **Personal money and valuable documents** – Up to NOK 5 000 for money, admission and travel tickets lost or stolen on your journey.
- ✓ **Loss of passport** – Up to NOK 2 000 for the costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
- ✓ **Delayed luggage** - Up to NOK 1 500 in benefit for items temporarily lost by the transport provider on your outward journey.
- ✓ **Missed departure** – Up to NOK 30 000 for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport. Alternatively the costs to abandon your journey on the outbound leg only.
- ✓ **Delayed departure** – Up to NOK 2 400 after a delay to outbound or return transport at the departure point. Benefit is calculated according to the length of delay after a minimum of 6 hours. Alternatively the costs to abandon your journey on the outbound leg only.
- ✓ **Personal accident** – Up to NOK 280 000 covers death and permanent loss of sight or limb and permanent disablement
- ✓ **Personal liability** – Up to NOK 4 000 000 costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** – Up to NOK 81 500 in legal costs for you to have a lawyer take legal action when an action is brought against you, and the facts of which you are accused do not fall under the criminal law of that country.
- ✓ **Rental vehicle damage** – Up to NOK 24 500 per TUI booking for the excess charged by your vehicle Rental Company if your rental vehicle is damaged or stolen during your rental period.
- ✓ **Wintersports** – Up to NOK 3 000 for unused ski pack, up to NOK 3 000 for delayed ski equipment, up to NOK 4 000 for lost, stolen or damaged ski equipment and up to NOK 2 000 for piste closure.

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 Norway.
- ! 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.
- ! A rental of motor vehicle or boat which is booked to last longer than 31 days 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 or pandemic (except as expressly covered), your criminal or fraudulent acts, use of alcohol or drugs, cyber risks.



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. 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.