

## Important contact details

### Customer services:

(for queries about your insurance)

Phone: **+47 67 115 100**  
Email: **kundesenteret@tui.no**

### 24-hour emergency medical assistance:

(for medical emergencies or if you need to cut your trip short)

Phone: **+47 23 00 77 39**  
Email: **fga@falck.com**

### Claims:

Phone: **+47 23 00 77 40**  
Email: **claims.fga@no.falck.com**

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-02/21 Total

TUI Total Travel Insurance

Allianz Travel

+47 23 00 77 39

fga@falck.com

Booking number:

Global Assistance

These terms and conditions are valid from  
5th February 2021

# Allianz Travel Total Travel Insurance



### Important

This policy is available to residents of Norway aged 99 and under 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.

### 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](mailto: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	<b>Emergency medical and associated expenses</b> Treatment Repatriation Extra travel and accommodation Sending for and accompanying Search and rescue Emergency dental treatment Funeral expenses	Unlimited Unlimited Unlimited Unlimited Unlimited NOK 4 000 NOK 40 000
2	<b>Trip guarantee</b> Cutting your trip short Confinement on medical advice during your trip Unable to do trip activities Excursions Events in Norway Replacement Holiday	NOK 30 000 NOK 400 per day NOK 200 per day NOK 4 000 NOK 800 NOK 30 000
3	<b>Personal belongings</b> - Single item, pair or set - Valuables - Tobacco, alcohol, fragrances and perfumes	NOK 16 000 NOK 2 250 NOK 2 250 NOK 550
4	<b>Personal money and valuable documents</b> - Cash	NOK 5 000 NOK 2 000
5	<b>Loss of passport</b>	NOK 2 000
6	<b>Delayed luggage</b> (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	<b>Missed departure</b> Continuing your trip; or Abandoning your trip	NOK 30 000 NOK 30 000
8	<b>Delayed departure</b> 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

Section of cover		Maximum amount we will pay
9	<b>Personal accident</b> Death  Permanent loss of sight or limb Permanent disablement	NOK 280 000 (NOK 22 500 if aged 15 and under) NOK 280 000 NOK 280 000 (NOK 22 500 if aged 15 and under or 65 and over)
10	<b>Personal liability</b>	NOK 4 000 000
11	<b>Legal expenses</b>	NOK 81 500
12	<b>Rental vehicle damage</b>	NOK 24 500 per vehicle

### Note

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

## Health exclusions

These apply to “Section 1 - Emergency 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

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your trip**.

## 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'etat, 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 below).
  - 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 2 - Trip Guarantee”.
  - r The failure of any equipment or computer program, whether **you** own it or not, to function correctly.
- 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, delayed departure or personal accident 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;
- any kind of racing, except racing on foot; or
- any kind of wintersports activity.

## 24-hour emergency medical assistance

Phone: **+47 23 00 77 39** or email: **fga@falck.com**

Quote TUI total travel insurance and the email address linked to **your** booking.

**You** must contact **us** immediately about any serious illness or accident where **you** have to go into hospital, return **home** early or extend **your** stay. **We** are open 24 hours a day, 365 days a year.

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under **NOK 2 700**, please pay the bills, keep the receipts and make a claim when **you** return **home**.

**Please check the "Health exclusions" on page 4 to see if an existing condition will be covered.**

### Emergency medical assistance service

**Our** experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways:

- Contacting hospitals and the **doctors** who are treating **you**.
- Monitoring **your** treatment with **our** medical advisers.
- Contacting **your doctor** to confirm **your** medical history, where necessary.
- Making sure hospital and medical bills are guaranteed, where **you** have a valid claim.
- Making sure relatives or **travelling companions** are kept up to date.
- Arranging travel and accommodation for someone to stay with **you** (where medically necessary).
- Deciding and arranging the most suitable, practical and reasonable way to bring **you** back **home**. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organised. **We** can also arrange for **you** to be admitted into a hospital in Norway.

#### Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness 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.
- It is important to have the EHIC and travel insurance. The EHIC is important as in some facilities **you** will receive quicker treatment with it, in others they will expect **you** to leave a deposit before they treat **you** if **you** do not have an EHIC. Insurance is important as 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**

## 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 total travel insurance 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 - Emergency 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 us immediately. Phone +47 23 00 77 39.

### ✓ What you are covered for

We will pay you or your personal representatives the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your trip.

#### - Treatment

Actual costs for medical, surgical, medication costs, hospital, nursing home or nursing services.

#### - Repatriation

Actual costs for your repatriation to Norway if medically necessary or for transporting your body to Norway if you die during your trip.

#### - Extra travel and accommodation

Actual costs for extra travel and accommodation for you when medically necessary.

#### - Sending for and accompanying

Actual costs for extra travel and accommodation for one other person who stays with you or travels or to you from Norway when medically necessary.

#### - Search and Rescue

Actual costs for mountain search and rescue services when medically necessary.

#### - Dental

Up to NOK 4 000 for emergency dental treatment to relieve sudden pain.

#### - Funeral expenses

Up to NOK 40 000 for your funeral or cremation expenses, in the place where you die outside Norway. This includes the cost of transporting your ashes to Norway in the event of cremation.

### X What you are not covered for

- 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.
- 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:
  - services or treatment that we have not agreed, and, in the opinion of the doctor treating you or our medical advisers (or both), can wait until you return to Norway;
  - 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;
  - having a single or private room;
  - travel and accommodation of a higher standard than those originally booked for your trip;
  - travel and accommodation for more than one person to stay with you or travel to be with you from Norway if medically necessary;
  - replacing any medication you were using when you began your trip;
  - services or treatments you receive within Norway;
  - your burial or cremation 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 5 that also apply.

### i Special conditions and notes applying to section 1

- This is not a private medical insurance policy and only gives cover for emergency medical treatment if you have an accident or suffer an unexpected illness during your trip.
- 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. We can also ask for you to be medically examined or for a postmortem to be carried out if you die.
- To help us to recover any payment we have made under this policy, we can ask you to give us information and fill in any forms. We can also take legal action in your name (but at our expense).
- If our medical advisers think it is medically necessary to bring you back home, we will decide on the most suitable, practical and reasonable way to do this. This will normally be by regular airline or road ambulance, but where medically necessary, an air ambulance or air taxi with trained medical escorts will be arranged. We can also arrange for you to be admitted into a hospital in Norway.
- The doctor treating you must provide a certificate confirming that you are fit to travel. Without this, airlines can refuse to carry any ill or injured person.
- If you refuse treatment or refuse to return to Norway when the doctor treating you and our medical advisers agree that you are fit to travel, we will not pay any further costs or expenses and all cover for this trip will end unless we agree otherwise.
- If there is a dispute between our medical advisers and the doctor treating you, we will ask for an independent medical opinion.

### 📄 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.
- 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 us immediately.  
Phone +47 23 00 77 39.

### ✓ 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**.
- 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**.

#### Excursions

We will pay up to **NOK 4 000** for **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**.

#### 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.

## X 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).

#### Under “Cutting your trip short”

- Cutting **your trip** short, unless **we** have agreed.
- 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**, and **we** agreed to this.
- Travel and accommodation of a higher standard than those originally booked for **your trip**.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** 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” 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 5 that also apply.

## Special conditions and notes applying to section 2

- **You** must contact the 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 **we** 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.
- Written confirmation from **your** transport, accommodation and excursion providers showing all the costs that cannot be recovered from them.

#### 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 up to **NOK 16 000** if **your personal belongings** are lost, stolen or damaged during **your trip**. 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**.

### 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.

(continued on next page)

## X What you are not covered for (continued)

- 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 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 5 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**.

### X 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 5 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.

### X 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 5 that also apply.

### i 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	<b>NOK 300</b>
12-24 hours	<b>NOK 800</b>
24-48 hours	<b>NOK 1 300</b>
More than 48 hours	<b>NOK 1 500</b>

### X 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 5 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**.

### X 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 5 that also apply.

### i 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.

### X 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 5 that also apply.

### i 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 - Personal accident

### ? Meaning of words in section 9

#### Accident

An unexpected event caused by something external and visible, that causes a physical bodily injury which, within 12 months, directly results in one of the following:

- death;
- total and permanent loss of sight in one or both eyes;
- total and permanent loss of use of a limb;
- **permanent disablement**.

#### Permanent disablement

**You** sustaining an injury during **your trip** that means **you** are unable to do any paid work for at least 2 years from the date of the **accident**.

### ✓ What you are covered for

We will pay the following if **you** have an **accident** during **your trip**:

- For death, **NOK 280 000** (reduced to **NOK 22 500** if **you** are aged 15 or under at the time of the **accident**).
- For total and permanent loss of sight in one or both eyes, **NOK 280 000**.
- For total and permanent loss of use of a limb, **NOK 280 000**.
- For **permanent disablement**, **NOK 280 000** (reduced to **NOK 22 500** if **you** are aged 15 or under or aged 65 or over at the time of the **accident**).

### X What you are not covered for

- Any claim that has not arisen as a result of an **accident**.
- Any claim **you** notify **us** of more than one year after the **accident**.
- More than one of the payments shown in the summary of cover, resulting from the same **accident**.

Please read the general exclusions on page 5 that also apply.

### i Special conditions and notes applying to section 9

- **We** will make death benefit payments to **your** legal heir.
- **You** must notify **us** of a potential claim within a year of the **accident** even if it is not clear if **you** will qualify for payment at that time.

### 📄 What we will need, if you make a claim

- A detailed account of the circumstances surrounding the **accident**, including photographs and video evidence, police report, witness details and statements, where appropriate.
- Medical evidence from the **doctor** who has treated **you**, to confirm the seriousness of the injury and treatment given (including dates of when **you** were admitted to and discharged from hospital).
- Details of the medical claim **you** made to **your** insurer at the time of the **accident**.
- A certified copy of the death certificate and confirmation of the legal heir, where appropriate.
- General information set out in the "Making a claim" section on page 7.

## Section 10 - Personal liability

### ✓ What you are covered for

We will pay up to **NOK 4 000 000** if **you** accidentally injure someone or damage someone else's property during **your trip** and are legally liable.

### X What you are not covered for

- Any fines or exemplary damages (fines that punish, or aim to punish, the person responsible, rather than awarding compensation to the victim) **you** have to pay.
- Any costs as a result of **you** admitting liability for something **you** were not responsible for.
- Liability arising from any of the following:
  - Death or injury of people who work for **you**, a **travelling companion** or a **relative**;
  - Loss of or damage to property, including temporary holiday accommodation, that is owned by **you**, a **travelling companion**, a **relative** or someone who works for **you**;
  - **Your** business, trade, profession, job or any other activity **you** do for financial benefit;
  - **Your** involvement in manual work of any kind; or
  - **You** owning, using or having control of:
    - animals;
    - firearms (except sporting guns used in a controlled environment and suitably supervised - for example, clay pigeon shooting);
    - motorised or mechanical vehicles and any trailers attached to them;
    - aircraft; or
    - motorised watercraft or sailing vessels (see "Special conditions and notes applying to section 10" if **your trip** is an organised boating or sailing holiday).

Please read the general exclusions on page 5 that also apply.

### i Special conditions and notes applying to section 10

- If **you** are using a motorised or mechanical vehicle while on **your trip**, **you** must make sure that **you** get the necessary insurance as this is not covered under this policy.
- **You** or **your** personal representatives must tell **us** as soon as **you** or **your** personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.
- **You** must not negotiate, pay, settle, admit or deny any liability to anyone else, without first getting **our** written permission.
- If **your trip** is an organised boating or sailing holiday, **you** will only be covered for loss or damage that happens when the boat is not moving.
- **You** should not be liable for damage caused by long term wear and tear to someone else's property.

### 📄 What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim including photographs, video and medical evidence, where appropriate.
- Full details of any police report and witnesses (providing written statements where available).
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- General information set out in the "Making a claim" section on page 7.

## Section 11 - Legal expenses

### ? Meaning of words in section 11

#### Legal action

Work carried out by **your** lawyer in **your** defence.

### ✓ What you are covered for

We will pay 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.

### X What you are not covered for

- Any claim:
  - not reported to **us** within 90 days after the event causing the claim;
  - involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
  - where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
  - against a travel agent, trip provider or carrier, **us**, the **insurer**, another **insured person** or **our** agents;
  - related to **your** occupation; or
  - involving **your** use or control of a motorised vehicle.
- Legal costs awarded as a personal penalty against **you** or **your** lawyer (for example, for not keeping to court rules).

Please read the general exclusions on page 5 that also apply.

### 📄 What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if available) within 90 days of the event causing the claim.
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- Full details of any witnesses, providing written statements where available.
- The invoice and receipt for any cost paid to **your** lawyer within 30 days of payment.
- General information set out in the "Making a claim" section on page 7.

## Section 12 - Rental vehicle damage

### ? Meaning of words in section 12

#### 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.

#### 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 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**.

### X What you are not covered for

- 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 5 that also apply.

### i Special conditions and notes applying to section 12

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 "Section 12 - 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

- 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.
- 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.
- The emergency centre will provide immediate assistance in case of hospitalisation, a severe accident or death. If the emergency centre considers it necessary it can request information from an insured individual, family members, service workers and/or the attending physician. It may provide this information to the persons involved in the emergency services. It will also pass on this information to **our** medical adviser.
- 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](mailto: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.**

## Glossary

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 provide medical assistance and process claims on behalf of the **insurer**.

### 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.

### 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**.

- **You** will only be covered if **you** are aged 99 or under at the date **your** policy was issued.
- 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.

### 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](http://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](mailto: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](http://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.