

Important contact details

Customer services: (for queries about your insurance)

Phone: **+47 815 00 395**
Email: **info@wondercruises.no**

Claims:

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



AWP P&C S.A. – Dutch Branch, trading as Allianz Global Assistance 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.TWC.NO-12/17 Cancellation

These terms and conditions are valid from 1st January 2018

Cancellation Insurance

Important

**This policy is available to Norwegian residents aged 99 and under only.
Not all existing medical conditions are covered. Please see page 3.
Please make sure you read this policy.**

	Page
Important information about your insurance policy	1
Summary of cover	2
Health exclusions	3
General exclusions	4
Making a claim	5
Making a complaint	6
Section 1 - Cancellation	7
Legal and regulatory information	8
Glossary	9

Thank **you** for buying Allianz Global Assistance cancellation insurance.

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.

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.

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.

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	Cancellation	NOK 90 000

Health exclusions

It is very important that you read the following:

- 1 **You** will be covered if at the time of booking, **you** are fit to travel and able to undertake **your** planned trip.
- 2 **You** will not be covered if **you**:
 - a) book **your trip** against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before booking **your trip**;
 - b) 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.

If **we** are unable to cover **your** 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 (or conditions).

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

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 wanting to travel.
 - 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 (drugs prescribed by a doctor are not excluded unless they are prescribed for the treatment of drug addiction).
 - g You not following any advice or recommendations made by the Ministry of Foreign Affairs, 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.
 - h You booking to travel outside the area of cover shown on your insurance confirmation.
 - i You committing suicide, injuring yourself or needlessly putting yourself at risk (unless you were trying to save another person's life).
 - j 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.
 - k You travelling on a motor cycle, unless the rider holds an appropriate and valid license and you, and your passenger if applicable, are wearing crash helmets.
 - l Travelling in an aircraft, unless you are a passenger in a fully-licensed, passenger-carrying aircraft.
 - m Changes in the currency exchange rate.
 - n Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - o Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - p Any epidemic or pandemic.
 - q 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. 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.
- 3 We will not pay any claim for losses that are not directly covered by the terms of this policy (for example, loss of earnings due to you not being able to work following an illness or injury).

Making a claim

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

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

Quote TUI cancellation insurance and **your** policy number.

Claims service

Please fill in and return the claim form with all the information and documents we have asked for, as soon as possible. Please note, you must cancel the trip as soon as you know you are unable to go.

For all claims we will need the following:

- **Your trip** booking invoice (or invoices) and/or travel documents showing the dates and times of travel and all **trip** costs.
- **Your** original cancellation invoice (or invoices) showing all cancellation charges.
- Full details of the reason why you had to cancel **your trip**.
- Details of any other insurance you may have that may cover the same loss, such as home insurance policies.
- As much evidence as possible to support **your** claim.

We will also need the following documents relevant to the reason for your cancellation:

For medical and pregnancy claims

- A medical certificate filled in by **your doctor** in Norway confirming the pregnancy, specific illness or specific injury of the person causing you to cancel **your trip**.
- A certified copy of the death certificate where appropriate.

For jury service or court witness claims

- Copy of the letter from the court confirming what dates you are expected to be available and when you were notified.

For burglary and property damage claims

- Letter from the police confirming you were unable to leave **your home**.

For failed exam claims

- Evidence of the failed exam and the date of **your** re-sit.

For separation claims

- Copy of **your** divorce or legal separation documentation or evidence from the population register that you and your partner were living together for at least 12 months and are now registered at different addresses.

For cancellation of leave claims

- A letter from **your** employer confirming the dates of **your** previously approved leave and when you were notified that this had been withdrawn.

For unemployment claims

- Letter from **your** employer confirming the reason for **your unemployment** and the date you were notified.

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 172,0
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, policy 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 - Cancellation

What you are covered for

We will pay up to **NOK 90 000** for **your** part of unused personal accommodation, transport charges and other travel expenses **you** have paid, or where there is a contract to pay, that cannot be recovered from anywhere else. We will pay this in the following necessary and unavoidable circumstances which were not known at the time **you** bought **your** policy or booked **your trip** (whichever is later):

- **You** or a **travelling companion** being advised not to travel by a **doctor** due to death, injury or illness.
- The death or life-threatening illness/injury of someone **you** were going to stay with, a close **relative/ business colleague** of **you** or a **travelling companion**.
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy.
- **You** or a **travelling companion** cannot comply with the transport provider's terms of carriage, because of a pregnancy that **you** found out about after **you** bought **your** policy.
- **You** or a **travelling companion** is called for jury service in Norway or as a witness in court in Norway.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in Norway.
- **You** have to re-sit an educational exam that forms part of **your** full time study course, if **you** find out **you** failed the original examination after **you** bought **your** policy and the re-sit is scheduled for during **your trip** or in the 2 weeks immediately after **your** return to Norway.
- **Your** divorce, legal separation or termination of cohabitation.
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services and **your** employer withdraws **your** previously agreed leave for operational reasons.
- **Your unemployment** through no fault of **your** own.

What you are not covered for

- Any medical condition set out under "Health exclusions" on page 3.
- Anything caused by:
 - **you** not having the correct passport or visa;
 - **your** transport provider's refusal to allow **you** to travel for whatever reason;
 - **you** not wanting to travel; or
 - the company or person **you** booked the **trip** with (or their agents) being made bankrupt.
- Claims arising from childbirth when **your trip** is booked to start or end within 8 weeks of **your** due date.
- 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.
- Any extra charges, because **you** did not tell the company or person **you** booked the **trip** with, as soon as **you** knew **you** had to cancel.
- Termination of cohabitation unless **you** have been registered at the same address as **your** partner for at least 12 months.
- **You** not being able to afford the trip, except where **you** are made **unemployed** and were only made aware of this after the date **you** bought **your** policy or booked **your trip** (whichever is later).
- **You** resigning from **your** employment.

Please read the general exclusions on page 4 that also apply.

Special conditions and notes applying to section 1

Your insurance will only cover the parts of **your trip** booked through TUI.

Legal and regulatory information

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

Insurer

Your travel insurance is underwritten by AWP P&C S.A. – Dutch Branch, trading as Allianz Global Assistance 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

As the cancellation insurance coverage commences from the time of purchase, **you** do not have a right to receive a refund of **your** insurance premium if **you** decide to cancel the insurance.

Privacy and personal data

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

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

You have a right to request a copy of the personal data that **we** hold about **you**. If **you** wish to exercise this right then please contact **us** via 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 insurance confirmation, they have the meanings given below. These words appear in **bold** print in this document.

Area of cover

Worldwide: All countries in the world.

Business colleague

Anyone **you** work closely with, and whose unexpected absence from work means that a senior manager or director of **your** business needs **you** to cancel **your** trip.

Claims Handler

Falck Global Assistance who process the 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.

Home

Where **you** normally live in Norway.

Insurer

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

Period of insurance

- The start date and end date of **your** insured **trip** is stated on **your** insurance confirmation.
- Cancellation cover begins on the issue date shown on **your** insurance confirmation and ends when the first part of **your** pre-paid arrangements (e.g. transport or accommodation) begins.

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.

- **You** will only be covered if **you** are aged 99 or under at the date **your** policy was issued.
- Any other journey is not covered.
- A journey which is booked to last longer than 45 days or the period purchased (whichever is shorter) is not covered.

Unemployment

Loss of permanent paid employment through no fault of **your** own, after continuously working with the same employer for at least 6 months.

We, our, us

Allianz Global Assistance Europe.

You, your, yourself, insured person

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