

Travel Insurance

Insurance Product Information Document

Company: AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, Corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France

Product: TUI Travel Insurance Extra

This document provides a summary of key information about the insurance product and doesn't take into consideration your specific demands and needs. The full terms and conditions are shown on the policy document, which you should read carefully to ensure you have the cover you need. Full pre-contractual and contractual information are provided in the documents relating to TUI.

What is this type of insurance?

This is supplementary insurance which is designed to complement your main travel insurance. This policy does not provide emergency help or cover medical costs over NOK 1 500. You are covered while travelling for various events such as: cutting short your journey; delayed possessions; delayed or missed departures; and insurance excess cover (for home insurance and rental vehicles).



What is insured?

- ✓ **Medical expenses** - Up to NOK 1 500 for medical treatment or dental costs to relieve pain; or up to NOK 1 500 to reimburse the excess you pay on your main travel insurance if you require emergency medical assistance from them.
- ✓ **Trip guarantee, cutting your trip short** – Up to NOK 30 000 for loss of pre-paid travel and accommodation expenses if you cut your trip short. If you are hospitalised or unable to leave your accommodation on medical advice during your trip you are given a daily allowance or a replacement holiday if more than half your trip is lost.
- ✓ **Personal belongings** – Up to NOK 1 500 for items lost, stolen or damaged on your journey.
- ✓ **Personal money and valuable documents** – Up to NOK 5 000 for money, admission and travel tickets lost or stolen on your journey.
- ✓ **Loss of passport** – Up to NOK 2 000 for the costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport
- ✓ **Delayed luggage** - Up to NOK 1 500 in benefit for items temporarily lost by the transport provider on your outward journey.
- ✓ **Missed departure** – Up to NOK 30 000 for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport. Alternatively the costs to abandon your journey on the outbound leg only.
- ✓ **Delayed departure** – Up to NOK 2 400 after a delay to outbound or return transport at the departure point. Benefit is calculated according to the length of delay after a minimum of 6 hours. Alternatively the costs to abandon your journey on the outbound leg only.
- ✓ **Insurance excess cover** – Up to NOK 30 000 for the excesses charged by your home insurance, motor insurance or vehicle rental company (for damage to the rental vehicle) for incidents which occur during the period of this insurance.

Zero deductible applies.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Loss or theft of personal belongings while in the possession of your accommodation or transport provider if not reported to them within 7 days and without a Property Irregularity Report (PIR).
- ✗ Any loss that is not directly covered by the terms of the policy (such as the cost of obtaining a medical/death certificate in support of your claim).
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.



Are there any restrictions on cover?

- ! Cover is only available to residents of Norway.
- ! Claims relating to existing medical conditions may be excluded if diagnosed or unstable in the 2 months prior to paying for the policy.
- ! A journey which is booked to last longer than 45 days or the period purchased (whichever is shorter) is not covered.
- ! A rental of motor vehicle or boat which is booked to last longer than 31 days is not covered.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section. For example claims caused by: war, terrorism, epidemic, your criminal or fraudulent acts, use of alcohol or drugs.



Where am I covered?

- ✓ Europe (please refer to countries listed in the Glossary of the policy)

Optional cover: Worldwide (all countries in the world)

Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation. You will not be covered if you travel to a country or region where the Ministry of Foreign Affairs, World Health Organization (WHO) or any government or other official authority has advised against all travel or all but essential travel. Assistance cannot be provided in war zones or countries listed as excluded by the insurer.



What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium in full.

Once the policy is in effect

- The insured must tell the insurer as soon as possible of any changes that arise and that may affect the cover.

In the event of a claim

- The insured must contact the insurer to make the claim immediately after an event arises, in accordance with the terms and conditions and provide the insurer with all supporting documents enabling them to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

The start date and end date of your insured trip is stated on your insurance confirmation email.

Cover for all sections starts at the beginning of your trip and finishes at the end of your trip.

All cover expires on the end date shown on your insurance confirmation email, unless you cannot finish your trip as planned because of death, illness or injury or if your booked transport is delayed and this cannot be avoided. In these circumstances, we will extend cover free of charge until you can reasonably finish the trip.



How do I cancel the contract?

If your cover does not meet your requirements, please notify TUI no later than the day before your trip starts. Your premium will be refunded unless you have made a claim, or intend to make a claim, in which case no refund will be due.

In addition to the above, if the duration of your trip is more than 1 month you will still be able to terminate the insurance on or after the day your trip starts with a 1 month notice period. You will only receive a refund of the premium you have paid for remaining days after your notice period has ended.

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 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

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.allianz-assistance.dk/corporate/no/ and we will tell you directly when there’s an important change that may impact you. This privacy notice was last updated on 1st July 2018.

Important contact details

Customer services:

(for queries about your insurance)

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

Claims:

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

24-hour emergency medical assistance:

For medical emergencies or if you need to cut your trip short you must contact your main travel insurance company's emergency centre. Please ensure you take the correct contact details and policy number with you when you travel. You can record the details here for easy reference:

Phone: _____

Policy number: _____

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.

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Ref: P.TUI.NO-05/18 Extra

These terms and conditions are valid from
25th May 2018

Allianz 

Global Assistance

Extra



Important

This policy is available to residents of Norway only.

Not all existing medical conditions are covered. Please see page 3.

Please make sure you read this policy and take it with you when you travel.

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Important information about your insurance policy

Thank **you** for buying Allianz Global Assistance travel insurance extra. This is designed to complement **your** main travel insurance policy. Therefore this policy does not provide emergency help or cover medical costs over NOK 1 500.

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**

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	Medical and associated expenses Treatment and emergency dental treatment; or Excess on your main travel insurance policy	NOK 1 500 NOK 1 500
2	Trip guarantee Cutting your trip short Confinement on medical advice during your trip Unable to do trip activities Events in Norway Replacement Holiday	NOK 30 000 NOK 400 per day NOK 200 per day NOK 800 NOK 30 000
3	Personal belongings Personal belongings Supplementary Cover - Single item, pair or set - Valuables - Tobacco, alcohol, fragrances and perfumes	NOK 1 500 NOK 10 000 NOK 2 250 NOK 2 250 NOK 550
4	Personal money and valuable documents - Cash	NOK 5 000 NOK 2 000
5	Loss of passport	NOK 2 000
6	Delayed luggage (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	Missed departure Continuing your trip; or Abandoning your trip	NOK 30 000 NOK 30 000
8	Delayed departure 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
9	Insurance excess cover - Excess on your Home insurance policy - Excess on your Home insurance luggage policy - Excess on your Home insurance personal liability, assault and legal cover policy extension - Excess on your Motor insurance policy - Excess on your rental vehicle damage waiver policy	NOK 30 000 NOK 10 000 NOK 10 000 NOK 10 000 NOK 10 000 NOK 24 500

Note

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

Health exclusions

These apply to "Section 1 - Medical and associated expenses" and "Section 2 - Trip guarantee".

It is very important that you read the following:

- 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.
- 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.
- 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**.
- 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**.
- You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
- 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.
- 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

For medical emergencies or if **you** need to cut **your trip** short **you** must contact **your** main travel insurance company's emergency centre as this policy does not provide emergency help or cover medical costs over NOK 1 500. This is not a private medical insurance policy and only gives cover for minor medical treatment in the event of accident or unexpected illness occurring 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.
- 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

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'état, 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.
 - 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 or delayed departure 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).

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.

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 travel insurance extra 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 - 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 your main travel insurance company's emergency centre.

✔ What you are covered for

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

Medical and dental treatment

Up to **NOK 1 500** in total for:

- medical, surgical, medication costs, hospital, nursing home or nursing services;
- emergency dental treatment to relieve sudden pain; or
- **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**.

Excess on your main travel insurance policy

Up to **NOK 1 500** for the excess amount that is applied to **your** main travel insurance policy. **We** will do this if, during **your trip**, a claim incident occurs and settlement is made by **your** main travel insurance policy that is more than the excess amount of that policy.

✘ What you are not covered for

- Any medical condition set out under "Health exclusions" on page 3.
- A claim for both "Medical and dental treatment" and "Excess on your main travel insurance policy".
- 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:
 - 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;
 - replacing any medication **you** were using when **you** began **your trip**;
 - services or treatments **you** receive 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 4 that also apply.

! Special conditions and notes applying to section 1

- This is not a private medical insurance policy and only gives cover for minor 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.

📄 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.
- A medical certificate if **you** cannot go on any pre-booked excursions because of illness or injury.
- 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 5.

Section 2 - Trip guarantee

If you think you may have to come home early, you must contact your main travel insurance company's emergency centre.

ABC Meaning of words in section 2

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).

✔ 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 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 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 **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**.

Events in Norway

If **you** learn of the death, serious injury or serious illness 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 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.

What you are not covered for

- Any medical condition set out under “Health exclusions” on page 3.
- 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 **your** main travel insurance’s emergency centre 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**, unless **your** main travel insurance’s emergency centre 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** (or **your** main travel insurer) 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 Sweden” (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 4 that also apply.

Special conditions and notes applying to section 2

- **You** must contact **your** main travel insurance’s 24-hour emergency assistance service before **you** return **home** and they must agree to the reason for cutting the **trip** short.
- 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 **your** main travel insurance 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 and accommodation provider 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 5.

Section 3 - Personal belongings

ABC 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 one of the following if **your personal belongings** are lost, stolen or damaged during **your trip**.

Personal belongings

Up to **NOK 1 500** if **you** do not make a claim through **your** home insurer for any of **your personal belongings** taken with **you** on **your trip**.

Supplementary to your home insurance

Up to **NOK 10 000** if **you** have made a claim through **your** home insurer which they have paid up to their limit but there are items of **personal belongings** which have not been included in their settlement. 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**.

Excess on your home insurance - Please see section 9.



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.

- 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 claim under "Section 3 - Personal belongings" if **we** have paid a claim under "Section 9 - Insurance excess cover: Home insurance - Personal possessions whilst abroad".
- 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 4 that also apply.



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 5.

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**.

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 4 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 5.

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.

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 4 that also apply.

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 5.

Section 6 - Delayed luggage

ABC 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	NOK 300
12-24 hours	NOK 800
24-48 hours	NOK 1 300
More than 48 hours	NOK 1 500

✘ 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 4 that also apply.

! 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 5.

Section 7 - Missed departure

ABC 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**.

✘ 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 4 that also apply.

! 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 5.

Section 8 - Delayed departure

ABC 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.

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 4 that also apply.

! 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 5.

Section 9 - Insurance excess cover

ABC Meaning of words in section 9

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.

Domestic insurance policies

Your home insurance, motor insurance or home insurance extension for which premiums have been paid to cover **you** and/or **your** property and which are all issued by an authorised and regulated Norwegian insurer.

Home insurance

Your insurance policy covering **your** home against damages to the building itself or for loss, theft or damage to **your** possessions within **your home**. This policy must be issued by an authorised and regulated Norwegian insurer.

Home insurance extension

An extension to **your home insurance** that covers the permanent residents of **your home** for Personal liability, Personal assault and Legal protection cover.

Motor insurance

Your insurance policy covering **your** private motor vehicle for loss, theft or damage.

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 for the following (but not more than **NOK 30 000** in total):

Domestic insurance policies

We will pay up to the following amounts for the excess amount that is applied to one or more of **your domestic insurance policies** as shown below. We will do this if while **you** are on **your trip** a claim incident occurs, which is covered on one or more of **your domestic insurance policies** and a settlement is made by the insurer of that policy that is more than the excess amount of that policy.

Home insurance

Damage to **your home** or loss/theft/damage to possessions in **your home** in Norway **NOK 10 000**

Personal possessions whilst abroad **NOK 10 000**

Personal liability, personal assault cover or legal expenses cover **NOK 10 000**

Motor insurance

Vehicle damage **NOK 10 000**

Rental vehicle damage

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**.



What you are not covered for

Under "Domestic insurance policies"

- Any reimbursement unless **you** have paid your full excess for **your domestic insurance policy**.
- Any claim under "Section 9 - Insurance excess cover: Home insurance - Personal possessions whilst abroad" if **we** have paid a claim under "Section 3 - Personal belongings".
- Any claim under "Section 9 - Insurance excess cover: Motor insurance" if **your** car is not parked at **your home** or in a secure car park or being used by **you** on **your trip**.

Under "Rental vehicle damage"

- 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 4 that also apply.



Special conditions and notes applying to section 9

Under "Motor insurance"

For **motor insurance** excess cover to apply, the cost to repair **your** damaged private motor vehicle must be more than the value of the **motor insurance** excess. Other costs that insurer of the **motor insurance** policy pays, such as hire car, loss of no-claims bonus or compensation for loss of use of the private motor vehicle are not considered.

Under "Rental vehicle damage"

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 "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

Under "Domestic insurance policies"

- The claim settlement letter from the insurer of **your domestic insurance policy** giving details of the excess that has been applied.

Under "Rental vehicle damage"

- 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.

For all claims

- General information set out in the "Making a claim" section on page 5.

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 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 Prudenciel 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.
- 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

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.**

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 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.

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.
- 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**.

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**.

- 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 Global Assistance Europe.

You, your, yourself, insured person

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

