

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**

24-hour emergency medical assistance:

For medical emergencies or if you need to cut your trip short you must contact your home 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.

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.TWT.NO-12/17 Extra

TUI Cruise Travel Insurance Extra

Allianz Global Assistance

+47 23 00 77 40

claims.fga@no.falck.com

Booking number: _____

Global Assistance



Cruise Extra

Important

This policy is available to Norwegian residents only.

Not all existing medical conditions are covered. Please see page 4.

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

These terms and conditions are valid from
1st January 2018

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Important information about your insurance policy

Thank **you** for buying Allianz Global Assistance cruise extra travel insurance. This is designed to complement **your** annual travel insurance or credit card 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**.

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.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify TUI within 14 days of receiving **your** booking confirmation.

Your premium will be refunded unless **you** have travelled, made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

Governing law

Unless otherwise agreed, Norwegian law will apply. 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	Emergency medical and associated expenses Treatment and emergency dental treatment Excess on your home insurance travel policy	NOK 1 500 NOK 1 500
2	Trip guarantee Cutting your trip short Confinement on medical advice during your trip	NOK 30 000 NOK 400 a day Maximum per booking number NOK 100 000
3	Personal belongings Personal belongings Supplementary Cover Single item pair or set Valuables Tobacco, alcohol, fragrances and perfumes	NOK 1 500 Maximum per booking number NOK 5 000 NOK 10 000 NOK 2 250 NOK 2 250 NOK 550 Maximum per booking number NOK 30 000
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	NOK 30 000 Maximum per booking number NOK 100 000
8	Delayed departure Delay	NOK 2 400 (NOK 200 after 1st full 6 hours then NOK 100 for each extra full 12 hours delay)

Section of cover		Maximum amount we will pay
9	Insurance excess cover Excess on your Motor insurance policy 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 rental vehicle damage waiver policy	NOK 10 000 NOK 10 000 NOK 10 000 NOK 10 000 NOK 24 500 Maximum per booking number NOK 30 000

Note

The maximum per **booking number** amount refers to the maximum total amount **we** will pay for all persons named on **your** booking confirmation who have purchased insurance from **us**.

Health exclusions

These apply to “Section 1 - Emergency medical and associated expenses” and “Section 2 - Trip guarantee”.

It is very important that you read the following:

- 1 **You** will not be covered for any claims arising from a medical condition if it was diagnosed in the 2 months prior to paying for this insurance.
- 2 **You** will not be covered for any claims arising from a medical condition that was not stable* for 2 months prior to paying for this insurance. *This means **you** must not have had any change in **your** medication, had any non-routine medical appointments or further investigations into **your** medical condition.
- 3 **You** will not be covered unless **you** are fit to travel and able to undertake **your** planned **trip**.
- 4 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your** **trip**.
- 5 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your** **trip**.
- 6 **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 7 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment or subsequent complications.

Note

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

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** or 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 (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.
 - 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 license 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. 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 during **your** **trip**, 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** or email: **claims.fga@no.falck.com**

Quote TUI cruise extra travel insurance and **your** booking 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.

For all claims we will need the following:

- **Your trip** booking invoice (or invoices) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have paid.
- Original bills or invoices.
- Details of any other insurance **you** may have that may cover the same loss, such as home or private medical insurance policies.
- As much evidence as possible to support **your** claim.

Note

You will often need to gather some information about **your** claim while **you** are away.

Under each section of cover there is a box called **"What we will need if you make a claim"**. This gives details of the extra information **we** need for each type of claim.

Making a complaint

We always aim to provide **you** with first-class service. However, **we** know that things can sometimes go wrong and there may be times when **you** feel **we** have not done so. If this is the case, please tell **us**, so that **we** can do **our** best to sort out the problem.

Please write to: **Complaints Department, Falck Global Assistance, Postboks 172, Sentrum, N-0102 Oslo, Norway.**

Or email: **claims.fga@no.falck.com** with "COMPLAINT" in the subject.

To help Falck Global Assistance deal with **your** complaint as quickly and efficiently as possible, please tell them **your** name, address, phone number, booking number and claim reference and enclose copies of relevant correspondence.

If **you** are not satisfied with the handling of a complaint **you** should write to **Finansklagenemnda, Postboks 53, Skøyen 0212, Oslo, Norway.**

Section 1 - Emergency medical and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact 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 home insurance travel policy

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

✘ What you are not covered for

- Any medical condition stated under the "Health exclusions" on page 4.
- A claim for both "Medical and dental treatment" and "Excess on your home insurance travel 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 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 5 that also apply.

📄 Special conditions and notes applying to section 1

- This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness during **your trip**.
- With **you** or **your** personal representative's written permission, **we** may contact **your doctor** to confirm **your** medical history to help **us** deal with any claim.

! 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 6.

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 provide this cover (up to **your** original **trip** cost) in the following necessary and unavoidable circumstances:

Cutting your trip short

We will pay up to **NOK 30 000** in total per person (but not more than **NOK 100 000** in total for all persons on the same **booking number**) for **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**.

Confinement on medical advice during your trip

We will pay **NOK 400** a day if **you** are admitted to hospital or are unable to leave **your** room within **your trip** accommodation on the advice of the treating **doctor**, as a result of an injury or illness **you** sustain during **your trip**. We will also pay **NOK 400** a day for one **travelling companion** (who is insured under this policy) to stay with **you** if **you** are confined as described above when a) medically necessary or b) **you** are aged 11 years or under.

✗ What you are not covered for

- Any medical condition stated under the "Health exclusions" on page 4.
- More than one of the benefits resulting from the same injury or illness.
- 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 insurer has agreed.
- Any unused 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 insurer has agreed to this.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

Under "Confinement on medical advice during your trip"

- 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 on any medical certificate.

Medical condition	Maximum confinement benefit payable
Cold / Upper Bronchial infection with fever	0 days
Intestinal infection / Stomach illness	2 days
Tonsillitis	2 days
Influenza	4 days
Sinusitis	0 days
Inflammation of the ear with fever	0 days
Pneumonia	5 days
Sunburn injuries	0 days
Bronchitis	1 day
Urinary tract infection with fever	0 days
Lumbago / Sciatica	0 days
Chicken pox	7 days
Inflammation of the eye	0 days
Tooth ache	0 days

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

🔍 Special conditions and notes applying to section 2

- **You** must contact **your** main travel insurer'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 insurer has 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.

! What we will need if you make a claim

- 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** in Norway or **your travelling companion's relative** in Norway), confirming where appropriate the:
 - diagnosis;
 - dates and number of full days **you** were confined to hospital or **your trip** accommodation;
 - 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.
- General information set out in the "Making a claim" section on page 6.

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 locked glove compartment or covered luggage area of a locked motor vehicle.

Valuables

Jewellery; watches; items made of or containing precious metals, or 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** per person (but not more than **NOK 5 000** in total for all persons on the same **booking number**) 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** per person (but not more than **NOK 30 000** in total for all persons on the same **booking number**) 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 and **pair or set** limit of **NOK 2 250**.

Excess on your home insurance - Please see section 9.



What you are not covered for 1

- 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**; to 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 or tent;
 - 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 under **your** home insurance (or equivalent).
- Any deductions applied to **your** claim payment under **your** home insurance (or equivalent).

Please read the general exclusions on page 5 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** might 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 6.

Section 4 - Personal money and valuable documents

ABC 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** in total 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 5 that also apply.

! What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from **your** travel representative or accommodation manager, if appropriate.
- Original foreign exchange receipts, **cash** withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- General information set out in the "Making a claim" section on page 6.

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 where **you** reported the loss to.

Please read the general exclusions on page 5 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 6.

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, or 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 5 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** might 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.
- General information set out in the "Making a claim" section on page 6.

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 no more than the original **trip** cost and no more than **NOK 100 000** in total for all persons on the same **booking number**) for 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, 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.

✗ 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.
- Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your trip** (whichever is later).
- Any costs which are recoverable directly from the travel or accommodation providers or the tour operator.

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

📄 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).

! 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.
- General information set out in the "Making a claim" section on page 6.

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

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.

✘ What you are not covered for

- 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.
- Any costs which are recoverable directly from the travel or accommodation providers or the tour operator.

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

! 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.
- General information set out in the "Making a claim" section on page 6.

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 under this policy):

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.

Motor insurance

Vehicle damage NOK 10 000

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

Rental vehicle damage

We will pay up to **NOK 24 500** in total for the following:

- for the reimbursement of the excess applied to **your** car hire 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.
- Damaged caused when driving off a Public Highway.
- Loss of keys.
- Damage to the vehicle’s interior.
- Misfuelling.
- Mechanical failure of the insured vehicle and associated recovery costs.
- General wear and tear.

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

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 license 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 6.

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

If **your** cover does not meet **your** requirements, please notify TUI within 14 days of receiving **your** booking confirmation. **Your** premium will be refunded unless **you** have travelled, made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due. Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

Privacy and personal data

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

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

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

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.

Booking number

All persons named on **your** booking confirmation who have purchased insurance from **us**.

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** insurance is stated on **your** insurance confirmation.
- Cover 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 is not covered.
- A journey which is booked to last longer than 45 days or the period 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. Infants aged under 2 are covered free, if travelling with an insured adult.