

Cancellation Insurance

Insurance Product Information Document

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

Product: TUI Cancellation Insurance

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?

Cancellation Insurance covers leisure trip cancellation by the traveller and the subsequent charges invoiced to the traveller, in accordance with the TUI's cancellation fee schedule. Cancellation Insurance covers the amount not refunded by TUI, following an event preventing the traveller from travelling and forcing him to cancel the trip before the departure date. The events covered are described in the Policy Wording.



What is insured?

- ✓ **Cancelling your journey** - Loss of pre-paid travel and accommodation expenses booked through TUI, if you have to cancel your trip for one of the specified reasons. Up to a maximum of EUR 6 000 per person.
- ✓ You or a travelling companion being advised not to travel by a doctor due to injury or illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19);
- ✓ Your or a travelling companion's death (including being diagnosed with an epidemic or a pandemic disease such as COVID-19);
- ✓ The life-threatening illness/injury (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) or death of a person you were going to stay with, or your or a travelling companion's close relative or business colleague;
- ✓ You or a traveling companion is quarantined before your trip by order or other requirement of a government or public authority, based on their suspicion that you or a traveling companion, specifically, have been exposed to a contagious disease.
- ✓ You or a travelling companion being advised not to travel by a doctor as a result of pregnancy;
- ✓ You or a travelling companion cannot comply with the transport provider's terms of carriage, because of a pregnancy that you found out about after you bought your policy;
- ✓ You or a travelling companion is called for jury service in Finland or as a witness in court in Finland;
- ✓ You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in Finland;
- ✓ You have to re-sit an educational exam that forms part of your full time study course, if you find out you failed the original examination after you bought your policy and the re-sit is scheduled for during your trip or in the 2 weeks immediately after your return to Finland;
- ✓ Your divorce, legal separation or termination of cohabitation;
- ✓ You are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services and your employer withdraws your previously agreed leave for operational reasons; or
- ✓ Your unemployment through no fault of your own.

Zero deductible applies.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ More than the maximum benefit limits.
- ✗ 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).
- ✗ Cancellation costs for parts of your trip that are not booked through TUI and for which you have not simultaneously taken out the insurance cover.



Are there any restrictions on cover?

- ! Cover is only available to residents of Finland.
- ! You will only be covered if you are aged 86 or under at the date your policy was issued.
- ! A journey which is booked to last longer than 45 days or the period purchased (whichever is shorter) is not covered.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section. For example claims caused by: war, terrorism, epidemic/pandemic (except as expressly covered), your criminal or fraudulent acts, use of alcohol or drugs.



Where am I covered?

✓ Cancellation is covered for trips booked Worldwide (all the countries in the world).

You will not be covered if you book to 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.



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.

Cancellation cover begins on the issue date shown on your insurance confirmation and ends when the first part of your pre-paid arrangements (e.g. transport or accommodation) begins.



How do I cancel the contract?

If your cover does not meet your requirements, please notify TUI within 14 days of paying your premium and receiving your insurance confirmation email.

Your premium will be refunded unless your cover has expired, you have made a claim, or intend to make a claim, in which case no refund will be due.

If the period of insurance is more than 1 month, after the first 14 days you may cancel your insurance at any future date and your money will be refunded pro rata.

If the period of insurance is 1 month or less you will not be able to terminate the insurance with less than 7 days before the start date of your insured trip.