Important contact details

Customer services: (for queries about your insurance)

Phone: **+358 (0)9 231 000 10**
www.tui.fi/asiakaspalvelu/

24-hour emergency medical assistance: (for medical emergencies or if you need to cut your trip short)

Phone: **+358 9 37 47 74 30**
Email: **fga@fi.falck.com**

Claims:

Phone: **+358 9 37 47 74 30**
Email: **claims.fga@fi.falck.com**

Ref: P.TUI.FI-04/21 Super

TUI Super travel insurance
Allianz Travel
+358 9 37 47 74 30
fga@fi.falck.com
Booking number:
____

These terms and conditions are valid from 1st April 2021

Allianz Travel
Super-turva

TUI

Important

This policy is available to residents of Finland, aged 86 and under only, who hold a valid Kela-card.

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.

Contents

Important information about your insurance policy

Thank you for buying insurance from Allianz Travel.

Your cover

Your insurance confirmation shows the cover you have chosen, the area of cover, the people who are covered and any special terms or conditions that may apply. Please check it carefully.

After you have paid the insurance premium, the insurance is valid during the period of insurance in accordance to these terms and conditions, up to the maximum stated amount in the "Summary of cover". Your claim will be processed by the claims handler.

Your insurance will only cover the parts of your trip booked through TUI and for which you have simultaneously taken out the insurance to cover.

Note

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

Certain words have a special meaning. 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 **+358 9 37 47 74 30** or email **support@falck.fi**

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. You will only receive a refund of the premium you have paid for remaining days.

Governing law

Unless agreed otherwise, Finnish law will apply and all communication in relation to this policy will be in Finnish or English. In the event of a dispute concerning this policy, the Finnish 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 Repatriation Extra travel and accommodation Sending for and accompanying Search and rescue Physiotherapy and chiropracty Emergency dental treatment Funeral expenses	 Unlimited Unlimited Unlimited Unlimited Unlimited 10 treatment sessions EUR 275 EUR 2 200
2	**Trip guarantee** Cutting your trip short Confinement on medical advice during your trip Unable to do trip activities Quarantine Events in Finland Replacement Holiday	 EUR 2 000 EUR 40 per day EUR 20 per day EUR 40 per day EUR 80 EUR 2 000
3	**Personal belongings** - Single item, pair or set - Valuables - Tobacco, alcohol, fragrances and perfumes	EUR 2 000 EUR 500 EUR 500 EUR 50
4	**Personal money and valuable documents** - Cash	EUR 550 EUR 200
5	**Loss of travel documents**	EUR 300
6	**Delayed luggage** (outbound journey only)	EUR 300 (EUR 75 for a delay of 6-24 hours, or EUR 150 for a delay of 24-48 hours, or EUR 225 for a delay of 48-72 hours; or EUR 300 for a delay of over 72 hours)
7	**Missed departure** Continuing your trip; or Abandoning your trip	 EUR 2 000 EUR 2 000
8	**Delayed departure** Delay; or Abandoning your trip	 EUR 300 (EUR 30 after 1st full 6 hours then EUR 15 for each extra full 6 hours delay) EUR 2 000 after 24 hours delay
9	**Personal accident** Death Permanent loss of sight or limb Permanent disablement	 EUR 20 000 (EUR 1 600 if aged 15 and under) EUR 20 000 EUR 20 000 (EUR 1 600 if aged 15 and under or 65 and over)
10	**Personal liability**	EUR 350 000
11	**Legal expenses**	EUR 8 500

Note

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

Health exclusions

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

It is very important that you read the following:

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

If we are unable to cover a medical condition, this will mean that you and any other person insured by us will not be covered for any claims arising from the medical condition.

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

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

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.

General exclusions

These exclusions apply to the whole of your policy.

1. We will not pay any claim directly or indirectly caused by the following:
   - **a** You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
   - **b** War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism or weapons of mass destruction (for example, nuclear, chemical or biological).
   - **c** You not enjoying your trip.
   - **d** You making a fraudulent claim. We may in these instances report the matter to the police.
   - **e** The effect of your alcohol, solvent or drug dependency or long term abuse.
   - **f** You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).
   - **g** You not following any advice or recommendations made by the Finnish Ministry of Foreign Affairs, World Health Organisation (WHO) or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended 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 page 4).
   - **i** You travelling outside the area of cover shown on your insurance confirmation.
   - **j** You committing suicide, injuring yourself or needlessly putting yourself at risk (unless you were trying to save another person's life).
   - **k** You carrying out any illegal, malicious or criminal acts (including those where you are under the influence of alcohol), or you breaking the local road traffic regulations.
   - **l** You travelling on a motor cycle, unless the rider holds an appropriate and valid licence and you, and your passenger if applicable, are wearing crash helmets.
   - **m** Travelling in an aircraft, unless you are a passenger in a fully-licensed, passenger-carrying aircraft.
   - **n** Changes in the currency exchange rate.
   - **o** Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
   - **p** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
   - **q** Any epidemic or pandemic, except as expressly covered under "Section 1 - Emergency medical and associated expenses" and "Section 2 - Trip Guarantee".
   - **r** The failure of any equipment or computer program, whether you own it or not, to function correctly.
   - **s** Cyber Risks.
2. We will not pay claims for something that has been covered by another insurance policy, public scheme or obligation arising from a law or a regulation. If you have more than one insurance that covers you for the same loss, you should only submit the claim to one company and provide details of any other insurance to that company. They will then contact anyone else who would have insured the event for a contribution towards the costs. This does not apply to fixed payments (benefit amount rather than reimbursing for costs) such as confinement, delayed luggage, delayed departure or personal accident benefits.
3. We will not pay any claim for losses that are not directly covered by the terms of this policy (for example, the cost of obtaining a medical/death certificate in support of your claim; loss of earnings due to you not being able to work following an illness or injury, or replacing locks if you lose your keys).
4. We will not pay any claim where you are unable to provide the documents required to assess your claim (see "Making a claim" on page 7).

24-hour emergency medical assistance

Phone: **+358 9 37 47 74 30** or email: **fga@fi.falck.com**

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

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

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under **EUR 350**, please pay the bills, keep the receipts and make a claim when you return home.

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

Emergency medical assistance service

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

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

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment if you have an accident or suffer an unexpected illness during your trip.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles you to medical treatment, at a reduced cost (or sometimes free), while you are in a European Economic Area (EEA) country or Switzerland. The EEA is made up of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- It is important to have the EHIC and travel insurance. The EHIC is important as in some facilities you will receive quicker treatment with it, in others they will expect you to leave a deposit before they treat you if you do not have an EHIC. Insurance is important as the EHIC only entitles you to the same government-provided medical treatment as a resident of the country that you are visiting. The EHIC will not cover any medical treatment in a private hospital or clinic, or the cost of bringing you back to Finland.
- You can apply for an EHIC online at **www.kela.fi/ehic**

Australia

- When travelling to Australia, you can enrol in Medicare which will entitle you to hospital treatments and medicines at a reduced cost. You can do this by contacting a local Medicare office in Australia.
- If you want to claim a refund of costs under the Medicare scheme, you must do this before you leave Australia. For more information on Medicare visit **www.medicareaustralia.gov.au** or email **medicare@medicareaustralia.gov.au**

Making a claim

To obtain a claim form please contact the claims handler:

Phone: **+358 9 37 47 74 30**
Email: **claims.fga@fi.falck.com**

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

Claims service

Please fill in and return the claim form with all the information and documents we have asked for, as soon as possible.

For all claims we will need the following:

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

Note

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

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

Making a complaint

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

Please write to:
Complaints Department
Falck Global Assistance
Malmin kauppatie 8 A
00700 Helsinki
Finland

Or email: **claims.fga@fi.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:
Vakuutusneuvonta
Porkkalankatu 1
00180 Helsinki
Finland

Section 1 - Emergency medical and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact us immediately. Phone +358 9 37 47 74 30

✓ What you are covered for

We will pay you or your personal representatives the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) during your trip.

- Treatment

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

- We will continue to cover these costs where medically necessary for a maximum of 120 days following the onset of an illness or 3 years following an accident. We will only cover costs directly related to your illness or injury sustained during your trip where the first medical consultation occurs during the trip or within 7 days of your return to Finland.

- Repatriation

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

- Extra travel and accommodation

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

- Sending for and accompanying

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

- Search and Rescue

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

- Physiotherapy and Chiropracty

Up to **10 sessions** for physiotherapist or chiropractor costs for treatment required following surgery or removal of a plaster cast as a result of an injury that occurred during the trip.

- Dental

Up to **EUR 275** for emergency dental treatment to relieve sudden pain.

- Funeral expenses

Up to **EUR 2 200** for your funeral or cremation expenses, in the place where you die outside Finland. This includes the cost of transporting your ashes to Finland in the event of cremation.

✗ What you are not covered for

- Any medical condition set out under “Health exclusions” on page 4.
- Any claim where you do not take your prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by:
  - your doctor before you travel;
  - the doctor treating you while you are away;
  - the Finnish Ministry of Foreign Affairs, World Health Organisation (WHO) or any government or other official authority.
- Treatment for any incidental diagnosis following treatment of an acute illness or injury.
- Costs relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to your due date).
- The cost of:
  - services or treatment that we have not agreed, and, in the opinion of the doctor treating you or our medical advisers (or both), can wait until you return to Finland;
  - treatment which is not directly related to the illness or injury that caused the claim;
  - treatment for psychological consequences of an accident or illness;
  - taxi fares and phone calls (including mobile calls);
  - meals, beverages and car hire;
  - having a single or private room;
  - travel and accommodation of a higher standard than those originally booked for your trip;
  - travel and accommodation for more than one person to stay with you or travel to be with you from Finland if medically necessary;
  - replacing any medication you were using when you began your trip;
  - services or treatments you receive within Finland when the illness or injury was not sustained during your trip;
  - your burial or cremation within Finland; 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.
- You must not have travelled against the government advice of country you are resident in or against local authority advice at your trip destination.
- With you or your personal representative’s written permission, we may contact your doctor to confirm your medical history to help us deal with any claim. We can also ask for you to be medically examined or for a postmortem to be carried out if you die.
- To help us to recover any payment we have made under this policy, we can ask you to give us information and fill in any forms. We can also take legal action in your name (but at our expense).
- If our medical advisers think it is medically necessary to bring you back home, we will decide on the most suitable, practical and reasonable way to do this. This will normally be by regular airline or road ambulance, but where medically necessary, an air ambulance or air taxi with trained medical escorts will be arranged. We can also arrange for you to be admitted into a hospital in Finland.
- The doctor treating you must provide a certificate confirming that you are fit to travel. Without this, airlines can refuse to carry any ill or injured person.
- If you refuse treatment or refuse to return to Finland when the doctor treating you and our medical advisers agree that you are fit to travel, we will not pay any further costs or expenses and all cover for this trip will end unless we agree otherwise.
- If there is a dispute between our medical advisers and the doctor treating you, we will ask for an independent medical opinion.

What we will need if you make a claim

- Medical evidence from the doctor treating you to confirm the illness or injury and treatment given.
- Original receipts and accounts for all medical treatment and other expenses you have paid or have agreed to pay.
- General information set out in the “Making a claim” section on page 7.

Section 2 - Trip guarantee

If you think you may have to come home early, you must contact us immediately. +358 9 37 47 74 30

✓ What you are covered for

We will pay up to **EUR 2 000** in total (but not more than your original trip cost) in the following necessary and unavoidable circumstances:

Cutting your trip short

We will pay for the following:

- your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else if you cut your trip short because:
  - of the death, serious injury or serious illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) of you, a relative, a travelling companion or a relative of a travelling companion;
  - you or a travelling companion is denied boarding based on a suspicion that you or the travelling companion have a contagious medical condition (this does not include your refusal or failure to comply with rules and requirements to travel or of entry to your destination).
- the cost for you to return home because of the death, serious injury or serious illness (including being diagnosed and hospitalised with an epidemic or a pandemic disease such as COVID-19) of your relative or a relative of a travelling companion.

Confinement on medical advice during your trip

We will pay **EUR 40** per day you are admitted to hospital or are unable to leave your room within your trip accommodation on the advice of the treating doctor, as a result of an injury or illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) you sustain during your trip. We will also pay **EUR 40** 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 **EUR 20** 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.

Quarantine

We will pay:

- **EUR 40** per day you or a travelling companion is quarantined during your trip by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19).
- additional accommodation costs during your quarantine and the cost for you to return home after your quarantine.

This does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the person is travelling to, from or through.

Events in Finland

If you learn of the death, serious injury or serious illness (including being diagnosed and hospitalised with an epidemic or a pandemic disease such as COVID-19) of a relative whilst you are on your trip we will pay **EUR 80** (two days compensation). If your private property in Finland suffers significant damage as a result of a sudden and unforeseen event we will pay **EUR 40** (one day compensation).

Replacement holiday

If you are admitted to hospital or are unable to leave your room within your trip accommodation on the advice of the treating doctor, as a result of an injury or illness (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) for more than half of the length of your pre-booked trip, or have had to cut your trip short with more than half of the length of your pre-booked trip remaining, you can choose a replacement holiday for you and either one travelling companion, or the relatives that were with you on your original trip and are insured under this policy.

✗ What you are not covered for

- Any medical condition set out under "Health exclusions" on page 4.
- More than one of the benefits per day of your trip.
- Something the company or person you booked the trip with (or their agents) are responsible for.
- More than the minimum market value of equivalent admission or travel tickets, if you originally bought them using an airline mileage or similar points reward scheme.
- Claims relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to your due date).
- Travel and accommodation of a higher standard then those originally booked for your trip.

Under "Cutting your trip short"

- Cutting your trip short, unless we have agreed.
- Denied boarding unless **you** provide a letter from the airline confirming the exact reason for the denial.
- Costs for you to come home as a result of a relative's condition when the severity of the condition or terminal prognosis was known before departure.
- Any costs if you come home because of illness or injury when you did not get a medical certificate from the doctor treating you that says it was medically necessary for you to come home, and we agreed to this.
- The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.

Under "Confinement on medical advice during your trip" and "Unable to do trip activities"

- Compensation for any days prior to visiting a doctor.
- More than the corresponding number of days benefit shown in the table below if your treating doctor diagnosed you with one of the listed medical conditions, but did not specify the number of days you should be confined or rest on any medical certificate.

Medical condition	Maximum confinement benefit payable	Maximum no-activity benefit payable
Cold / Upper Bronchial infection with fever	0 days	3 days
Intestinal infection / Stomach illness	2 days	0 days
Tonsillitis	2 days	3 days
Influenza	4 days	1 day
Sinusitis	0 days	3 days
Inflammation of the ear with fever	0 days	3 days
Pneumonia	5 days	2 days
Sunburn injuries	0 days	3 days
Bronchitis	1 day	3 days
Urinary tract infection with fever	0 days	2 days
Lumbago / Sciatica	0 days	3 days
Chicken pox	7 days	0 days
Inflammation of the eye	0 days	3 days
Tooth ache	0 days	2 days

Under "Replacement holiday"

- Any costs paid under "Cutting your trip short", "Confinement on medical advice during your trip", "Unable to do trip activities", "Quarantine" or "Events in Finland" (these will be deducted from settlement of "Replacement holiday").
- Any claim that occurs on the replacement holiday we have paid for.

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

Special conditions and notes applying to section 2

- You must contact the 24-hour emergency assistance service before you return home and they must agree to the reason for cutting the trip short.
- You must not have travelled against the government advice of country you are resident in or against local authority advice at your trip destination.
- If you have to cut short your trip, we will work out the unused value of your trip from the date it is necessary for you to return to Finland early or the date you go into hospital as an inpatient, for the rest of your trip.
- We will pay unused trip costs (but not your unused return travel tickets if we paid for new tickets) based on each complete 24-hour period you have lost. For package trips the trip per day cost is calculated by dividing the total cost of your trip by the planned length of your trip in days.
- We will pay unused trip costs when initially settling the claim. If you choose a replacement holiday, we will deduct any payments already made for your original trip (under the headings "Cutting your trip short" or "Confinement on medical advice during your trip" or "Unable to do trip activities" or "Events in Finland" 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.
- For denied boarding claims we will need written confirmation from the airline confirming the reason you were not allowed to board.
- Written confirmation from your transport and accommodation provider showing all the costs that cannot be recovered from them.

Under "Quarantine"

- An official document from the government where you are quarantined or a letter from the relevant treating doctor confirming you have been directly exposed to the infectious disease and have to quarantine to prevent further potential spread.

Under "Events in Finland"

- A letter from the doctor treating your relative in Finland confirming their diagnosis and the date of diagnosis; or
- A letter from your home insurer or the police confirming the damage to your property.

Under "Replacement holiday"

- All details listed above under "Under "Cutting your trip short" and "Confinement on medical advice during your trip" and "Unable to do trip activities""
- The trip booking invoice for the replacement holiday.

For all claims

- General information set out in the "Making a claim" section on page 7.

Section 3 - Personal belongings

Meaning of words in section 3

Fragile items
China, glass, pottery or other fragile items that are likely to break easily.

Pair or set
A number of items of personal belongings that belong together or can be used together (for example, matching necklace and earrings, photographic equipment or a set of golf clubs).

Personal belongings
Luggage, clothes, valuables, sports equipment (not including ski or snowboard equipment) and any other items that you wear, use or carry that belongs to you or that you are legally responsible for.

Unattended
Personal belongings that are not in your full view unless they are locked in the accommodation you are using on your trip or they are out of sight in the locked boot, locked roof box or in the closed glove compartment or covered luggage area of a locked motor vehicle.

Valuables
Jewellery; watches; items made of or containing precious metals, precious or semi-precious stones; furs; binoculars; telescopes; computer games; any kind of photographic, audio, video, computer (including tablets and e-readers, memory sticks and cards), television, fax and phone (including mobile phones) equipment; personal media players (including MP3s and MP4s); PDAs; satellite navigation equipment; electronic games; TVs; CDs; mini discs; DVDs; cartridges; video and audio tapes.

What you are covered for

We will pay up to **EUR 2 000** if your personal belongings are lost, stolen or damaged during your trip. The most we will pay for valuables is **EUR 500** in total whether jointly owned or not. There is also a single item, pair or set limit of **EUR 500**.

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 **EUR 50** for tobacco, alcohol, fragrances and perfumes.

(continued on next page)

What you are not covered for (continued)

- Loss or theft of, or damage to, the following:
  - personal belongings while in the possession of your transport or accommodation provider, unless you have reported it to them within 7 days of discovery and they have given you a Property Irregularity Report (PIR) or other similar written confirmation detailing the damage or the permanent loss;
  - items where you are unable to provide receipts or other proof that you bought or own the items and proof of the value;
  - unattended personal belongings;
  - valuables unless they are on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your trip;
  - valuables packed in suitcases, trunks or similar containers;
  - valuables left in a motor vehicle;
  - personal belongings left in an unlocked motor vehicle;
  - personal belongings left in a tent;
  - personal belongings that have been mislaid or forgotten;
  - any films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, that are not pre-recorded and released for public purchase;
  - narcotics, motorised vehicles, valuable documents or animals.
- Any item which has been covered by another insurance policy.
- Any deductions applied to your claim payment by another insurer.

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

Special conditions and notes applying to section 3

- This policy covers the value of the items at the time they were lost or stolen, and not the original purchase price or the cost of replacing them. This means we will take off an amount for wear and tear from the original cost. We may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items (or pair or set of items) and a valuables limit, and this policy may not provide enough cover for expensive items such as jewellery or computer, audio or photographic equipment. These items can usually be specifically insured under your home insurance.
- If your personal belongings are lost, stolen or damaged while in the possession of the transport or accommodation provider, you must get a Property Irregularity Report (PIR) or other similar written confirmation from them within 7 days of discovery detailing the damage or the permanent loss. You may be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- You should keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the damaged item will then belong to us.

What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from your travel representative or accommodation manager, if appropriate.
- A Property Irregularity Report (PIR) or other similar written confirmation from the transport or accommodation provider detailing the damage or the permanent loss.
- For lost, stolen or damaged items, original receipts or other suitable proof that you bought or own the items, and proof of the value.
- An estimate of the costs of repairing all damaged items.
- General information set out in the "Making a claim" section on page 7.

Section 4 - Personal money and valuable documents

Meaning of words in section 4

Cash
Coins and notes that can legally be used as currency in any country.

Valuable documents
Cash, cards, tickets or vouchers which have a monetary value (for example phone-cards, gift vouchers, admission and travel tickets). These must all be held for private and not business purposes.

What you are covered for

We will pay up to **EUR 550** if your valuable documents are lost or stolen during your trip. The most we will pay for cash is **EUR 200**.

What you are not covered for

- Loss or theft of valuable documents unless:
  - you have reported it to the police within 24 hours of discovery and been given a written police report;
  - it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your trip; or
  - you are able to provide foreign exchange receipts, withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where you got the cash.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques if a replacement service is provided.
- More than the minimum market value of equivalent admission or travel tickets, if you originally bought them using an airline mileage or similar points reward scheme.
- Losses that may arise as a result of use of credit/debit cards, cheques, bills of exchange and utilisation of accounts.

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

What we will need if you make a claim

- A written police report confirming full details of the loss or theft.
- A written report from your travel representative or accommodation manager, if appropriate.
- Original foreign exchange receipts, cash withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where you got the cash.
- General information set out in the "Making a claim" section on page 7.

Section 5 - Loss of travel documents

What you are covered for

We will pay up to **EUR 300** for the following if your passport or travel tickets are lost or stolen during your trip and need to be replaced.

- A temporary replacement passport.
- A replacement visa if one is essential to complete your trip.
- Any extra costs for travel and accommodation to obtain the temporary replacement passport or visa.
- The remaining value of your original passport.
- The cost of the lost or stolen travel tickets.

What you are not covered for

- Any claim for a passport or visa unless you get a letter from the local embassy or consulate you reported the loss to.
- The cost of any visa not associated with your trip.
- Any claim for travel tickets unless you are able to provide evidence of the cost of the lost tickets and that these were replaced.

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

For passport and/or visa claims

- 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. If a replacement visa is required then this should also be stated in the written confirmation.
- Original receipts and accounts for the temporary passport and, if appropriate, any extra costs for a replacement visa and/or travel and accommodation.

For all claims

- You should get a written report from the police.
- Original receipts.
- General information set out in the “Making a claim” section on page 7.

Section 6 - Delayed luggage

Meaning of words in section 6

Luggage
Clothes, footwear, toiletries and sports equipment (not including ski or snowboard equipment) and any other items that you wear, use or carry that belong to you or that you are legally responsible for that have been checked in to the transport provider.

Valuables
Jewellery; watches; items made of or containing precious metals, precious or semi-precious stones; furs; binoculars; telescopes; computer games; any kind of photographic, audio, video, computer (including tablets and e-readers, memory sticks and cards), television, fax and phone (including mobile phones) equipment; personal media players (including MP3s and MP4s); PDAs; satellite navigation equipment; electronic games; TVs; CDs; mini discs; DVDs; cartridges; video and audio tapes.

What you are covered for

We will pay up to **EUR 300** 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
6-24 hours	**EUR 75**
24-48 hours	**EUR 150**
48-72 hours	**EUR 225**
More than 72 hours	**EUR 300**

What you are not covered for

- Temporary loss or delay of valuables.
- Temporary loss or delay of luggage on your return journey to Finland.

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 may be able to claim directly with the transport provider, by writing to them within 21 days of the temporary loss.
- The amount payable can only be paid once per insured person (even if more than one piece of luggage is delayed). Only the person named on the baggage tag can make a claim (even if the luggage contains more than one person’s belongings).
- If the items are permanently lost, we will take off any amount that you are due to be paid under this section from the final claim settlement under “Section 3 - Personal belongings”.

What we will need if you make a claim

- A Property Irregularity Report (PIR) or other similar written confirmation from the transport provider detailing the temporary loss and when your luggage was returned to you.
- General information set out in the “Making a claim” section on page 7.

Section 7 - Missed departure

? Meaning of words in section 7

Departure point
The airport, station or port where:
- your outbound journey to your destination begins;
- any connecting or other pre-booked flights or other transport begins if your trip has more than one destination or connection; or
- your return journey back home begins (including any connecting transport you take later).

✓ What you are covered for

We will pay up to **EUR 2 000** (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 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).
- You can only choose to “Abandon your trip” if the first available alternative transport arrives at your destination with less than half of the duration of your trip remaining. The day you arrive counts as a day remaining. For example, if you can arrive on day 4 of a 7 day trip you cannot choose this option.

What we will need if you make a claim

- Full details of the circumstances causing you to miss your departure.
- Written confirmation of the reason for the delay. For example, if your vehicle breaks down you should provide a report from the roadside assistance company or garage who fixed your car. If the train you were taking did not run on time you should provide a report from the train company.
- For “Abandoning your trip” claims we will also need written confirmation from your transport and accommodation provider showing all the costs that cannot be recovered from them.
- General information set out in the “Making a claim” section on page 7.

Section 8 - Delayed departure

Meaning of words in section 8

Departure point

The airport, station or port where:

- your outbound journey to your destination begins;
- any connecting or other pre-booked flights or other transport begins if your trip has more than one destination or connection; or
- your return journey back home begins (including any connecting transport you take later).

What you are covered for

Delayed departure

We will pay **EUR 30** if your booked transport is delayed at the departure point for more than 6 hours and **EUR 30** for each extra 6 hours delay, up to **EUR 300** 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 **EUR 2 000** (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 5 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 7.

Section 9 - Personal accident

Meaning of words in section 9

Accident

An unexpected event caused by something external and visible, that causes a physical bodily injury which, within 3 years, directly results in one of the following:

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

Permanent disablement

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

What you are covered for

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

- For death, **EUR 20 000** (reduced to **EUR 1 600** if you are aged 15 or under at the time of the accident).
- For total and permanent loss of sight in one or both eyes, **EUR 20 000**.
- For total and permanent loss of use of a limb, **EUR 20 000**.
- For permanent disablement, **EUR 20 000** (reduced to **EUR 1 600** if you are aged 15 or under or aged 65 or over at the time of the accident).

What you are not covered for

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

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

Special conditions and notes applying to section 9

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

What we will need, if you make a claim

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

Section 10 - Personal liability

✓ What you are covered for

We will pay up to **EUR 350 000** if you accidentally injure someone or damage someone else's property during your trip and are legally liable.

✗ What you are not covered for

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

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

ⓘ Special conditions and notes applying to section 10

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

What we will need if you make a claim

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

Section 11 - Legal expenses

? Meaning of words in section 11

Legal action
Work carried out by your lawyer in your defence.

✓ What you are covered for

We will pay up to **EUR 8 500** in legal costs for you to have a lawyer take legal action when an action is brought against you, and the facts of which you are accused do not fall under the criminal law of that country.

✗ What you are not covered for

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

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

What we will need if you make a claim

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

Legal and regulatory information

This policy is available to residents of Finland only.

Insurer

Your insurance is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe, an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands. AWP P&C S.A. - Dutch Branch, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

Cancellation rights

If your cover does not meet your requirements, please notify TUI no later than the day before your trip starts. Your premium will be refunded unless you have made a claim, or intend to make a claim, in which case no refund will be due. In addition to the above, if the duration of your trip is more than 1 month you will still be able to terminate the insurance on or after the day your trip starts. You will only receive a refund of the premium you have paid for remaining days.

When can we terminate the insurance?

We may be entitled to terminate the insurance policy and not pay any claim or to change the terms of the policy if you:

- have misled us through dishonesty or incomplete information when taking out the insurance policy;
- have purposely misrepresented or failed to disclose the facts when submitting a claim;
- have committed fraud, cheated or deceived us;
- have previously been advised that we will not insure you. In this case we will refund the premium you paid for this policy.

If we have paid your claim, we have the right to request you repay us all payments we have made.
In the event that we choose to terminate or to change your insurance policy we will notify you in writing.

Privacy and personal data

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

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

- Where permitted by law we may record telephone conversations, so we can later verify what information has been provided. We may also use these recordings for staff training and to monitor the quality of our services.

You have a right to request a copy of the personal data that we hold about you. If you wish to exercise this right then please contact us via email: agae-travel.support@allianz-assistance.co.uk

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, Finnish law will apply and all communication in relation to this policy will be in Finnish or English. In the event of a dispute concerning this policy, the Finnish 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: **The Finnish Financial Ombudsmen Bureau, Vakuutusneuvonta, Porkkalankatu 1, 00180 Helsinki, Finland.**

Glossary

When the following words and phrases appear in this document or your insurance confirmation, they have the meanings given below.

Area of cover
Worldwide: All countries in the world.

Claims Handler
Falck Global Assistance who provide medical assistance and process claims on behalf of the insurer.

Computer system
Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Cyber Risk
Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

- Any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system;
- Any error or omission involving access to, or the processing, use, or operation of any computer system;
- Any partial or total unavailability or failure to access, process, use, or operate any computer system; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Doctor
A legally qualified doctor who holds the necessary certification in the country they are currently practising in. This person must not be related to you or anyone you are travelling with.

Epidemic
A contagious disease recognised by the World Health Organisation (WHO) or an official government authority in Finland or your trip destination.

Home
Where you normally live in Finland.

Insurer
AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe.

Pandemic
An epidemic that is recognised as a pandemic by the World Health Organisation (WHO) or an official government authority in Finland or your trip destination.

Period of insurance

- The start date and end date of your insured trip is stated on your insurance confirmation.
- Cover for all sections starts at the beginning of your trip and finishes at the end of your trip.
- All cover expires on the end date shown on your insurance confirmation, unless you cannot finish your trip as planned because of death, illness or injury or if 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.

Quarantine
Mandatory confinement, intended to stop the spread of a contagious disease to which you or a travelling companion has been exposed.

Relative
Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident
A person who has their main home in Finland, who is covered by the Finnish health care (Kela), and has not spent more than 6 months abroad during the year before the policy was issued.

Travelling companion
Any person who has booked to travel with you on your trip.

Trip
Any return journey (not including business trips) that takes place during the period of insurance and starts and finishes from your home.

- You will only be covered if you are aged 86 or under at the date your policy was issued.
- Any other journey which begins after you get back to Finland is not covered.
- A journey which is booked to last longer than 45 days or the number of days insurance purchased (whichever is shorter) is not covered.

We, our, us
Allianz Travel Europe.

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

Allianz Travel

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.fi@allianz.com**

10. How often do we update this privacy notice?

We regularly review this privacy notice. We will ensure the most recent version is available on our website **www.magroup-online.com/B2C/FI/EN/Privacy-Notice.pdf** and we will tell you directly when there’s an important change that may impact you. This privacy notice was last updated on 5th June 2020.