

Allianz  Travel

AT Jahresschutz 2412



COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT in €
Trip Interruption Coverage	<p>You have to end your trip earlier or later than originally planned.</p> <p>Additional costs to return home or to onward the journey Cost for an extended stay</p>	<p>3.000</p> <p>100 per person/ per night max. 10 nights</p>
Travel Delay Coverage	<p>Your travel plans are delayed while you are on your trip.</p> <p>Maximum reimbursement per 24-hour period of delay: Minimum required delay: 4 hours Daily limit: € 200</p>	2.500
Baggage Coverage	<p>Your baggage is lost, damaged or stolen while on your trip.</p> <p>Maximum benefit for all high value items: 50%</p>	5.000
Baggage Delay Coverage	<p>Your baggage is delayed by an airline, cruise line or other travel carrier while on your trip.</p> <p>Minimum required delay – 12 hours</p>	1.000
Emergency Medical Coverage	<p>You have to pay for emergency medical or dental treatment while on your trip.</p> <p>For illness/injury, that was diagnosed or treated prior to the trip purchase date, the following limit applies: € 500.000</p>	1.000.000
Emergency Transportation Coverage	<p>Transportation is needed following a medical emergency while on your trip.</p> <p>Transport to the hospital incl. search & rescue: € 80.000 Return of dependents: € 2.000 Transport to bedside: € 2.000 Repatriation of remains: € 50.000</p>	500.000
Personal Liability Coverage	<p>You are financially liable for damage you cause to a third party or their property while on your trip.</p>	500.000
Travel Accident Coverage	<p>You suffer a death or disability as a result of a travel accident during your trip.</p> <p>Death: € 20.000 Permanent disablement: € 40.000</p>	40.000
Mobility Cover	<p>If you have an accident or breakdown with your vehicle during your trip.</p> <p>Repair on the spot or towing: € 500 Trip home: € 2.000 Accommodation: € 500 Vehicle repatriation: € 2.000</p>	2.000

The above is only a brief description of the coverage available under your policy. Terms, conditions, and exclusions apply to all coverages. Please carefully review your policy for complete details. The definitions of the terms in the Definitions section of the policy will also apply to those terms when used in this Coverage Summary.

Important Notices:

- This *policy* in English is only for information purposes. Only the *policy* in German for the current product is an integral part of the insurance contract. German language will be used to issue the *policy* and for claims handling.
- The above-mentioned limits are applicable per insurance package (Single: per person, Family: per family) and per *trip*.
- Emergency Medical Coverage is secondary. If *you* have health insurance, *you* must submit *your* claim to that provider first. If *you* do not have health insurance, please submit *your* claim directly to *us*. Any payment *you* receive from any other insurance provider or any other entity will be deducted from your claim.

OUR PROMISE TO YOU

For customer service, please:

Questions related to our insurance products

Call: +43 1 525 03-6811 (8:30 – 16:30, Mon – Fri)

e-mail: service.at@allianz.com

Online: www.allianz-travel.at

For emergency assistance during your trip, please:

Call: +43 1 525 03-245

To file a claim, please visit:

<https://allianz-protection.com>

WITHDRAWAL INFORMATION

You may withdraw from this contract within 14 days of receipt of the insurance *policy* without giving any reason. The withdrawal must be in written form (letter, e-mail). If the insurance contract was concluded by means of distance selling, the aforementioned right of withdrawal applies only to contracts with a term of more than one month. The withdrawal period begins with the notification of the conclusion of the insurance contract (= sending of the *policy* or insurance certificate), but not before *you* have received the *policy*/insurance conditions including the provisions on the determination or amendment of the premium and this instruction on the right of withdrawal.

Please send the notice of withdrawal to:

AWP P&C S.A., Austrian Branch

Att. Servicecenter

Linzer Straße 225

1140 Wien

e-mail: service.at@allianz.com

In order to comply with the withdrawal period, it is sufficient that *you* send the declaration of withdrawal before the expiry of the withdrawal period. The declaration is also effective if it comes into the power of your insurance agent.

With the withdrawal, any insurance cover already granted and future obligations arising from the insurance contract shall end. If we have already granted cover, we shall be entitled to a premium corresponding to the period of cover. If *you* have already paid premiums to us in excess of this premium, we will refund this excess part without deductions. The right of withdrawal expires at the latest one month after *you* have received the *policy*/insurance conditions including this instruction on the right of withdrawal.

Complaints

Our aim is to provide first-class services. It is equally important to us to address *your* concerns. If *you* are ever dissatisfied with *our* products or service, *you* can contact *us* at any time: quality.at@allianz.com (internal complaints office pursuant to §127e VAG).

You can also report insurance complaints to the following address:

Complaints Office for Insurance Companies at the Federal Ministry of Labor, Social Affairs, Health, Care and Consumer Protection pursuant to §33 of the Insurance Supervision Act (VAG)

Department III/3,

Stubenring 1, 1010 Vienna

Tel. +43 1 71100 -862501 or -862504

e-mail: versicherungsbeschwerde@sozialministerium.at

Table of Contents

GENERAL INSURANCE CONDITIONS -----	3
ABOUT THIS POLICY-----	3
WHO WE ARE-----	3
WHAT THIS POLICY INCLUDES AND WHOM IT COVERS -----	3
DEFINITIONS-----	4
WHEN YOUR COVERAGE BEGINS AND ENDS -----	8
DESCRIPTION OF COVERAGES -----	9
TRIP INTERRUPTION COVERAGE -----	9
TRAVEL DELAY COVERAGE -----	10
BAGGAGE COVERAGE -----	11
BAGGAGE DELAY COVERAGE -----	12
EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD -----	12
EMERGENCY TRANSPORTATION COVERAGE-----	13
PERSONAL LIABILITY COVERAGE-----	14
TRAVEL ACCIDENT COVERAGE -----	16
MOBILITY COVER-----	17
TRAVEL SERVICES DURING YOUR TRIP-----	18
GENERAL EXCLUSIONS-----	19
CLAIMS INFORMATION -----	21
GENERAL PROVISIONS AND CONDITIONS-----	23

GENERAL INSURANCE CONDITIONS

ABOUT THIS POLICY

This *policy* is *our* contract with *you*. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, we are available during *our* working hours listed in coverage summary. Just visit *us* online or give *us* a call using the contact information listed in coverage summary.

This *policy* has been issued based on the information *you* provided at the time of purchase. We will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. *You* will also notice that some words are italicized. These words are defined in the "Definitions" section. Words that are capitalized refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

WHO WE ARE

AWP P&C S.A., Austrian Branch

Linzer Straße 225

1140 Wien

Austria

We are an Austrian Branch of AWP P&C S.A., which has its registered office in Saint-Ouen-sur-Seine, France. We also operate under the trading name Allianz Travel. AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen-sur-Seine, France, is authorized by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09

WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your policy consists of three parts:

1. *Policy* Document
2. General Insurance Conditions
3. Data privacy notice

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of *your* control. Only those losses meeting the conditions described in this General Insurance Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

DEFINITIONS

Throughout this *policy*, words and any form of the word appearing in italics are defined in this section.

Accident	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Act of war	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of persons. It does not include any such occurrence that rises to the level of or is connected with any political risk, <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
Climbing sports	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person <i>you</i> currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
Computer System	<i>Computer System</i> means any data processing system and any network connecting two or more of such systems, including any associated hardware, software, and data.
Covered Reasons	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
Departure Date	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel as shown on <i>your trip</i> itinerary.
Doctor	Someone who is legally authorized to practice medicine and is licensed as required under the law of the country in which he or she practices. This cannot be you, a traveling companion, your family member, a traveling companion's family member, or the sick or injured person's family member.
Epidemic	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Family member	<i>Your</i> : <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>; 3. Parents and stepparents; 4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process; 5. Siblings; 6. Grandparents and grandchildren; 7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Paid, live-in caregivers.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an <i>accident</i> or emergency to provide aid and relief.
High-risk sports and activities	Any activity that includes or intends to include: <ul style="list-style-type: none"> • Participating in or practicing for a race of any kind, except practicing for a race on foot;

- An attempt to challenge, establish or exceed any strength, endurance, speed, distance, depth, or height record;
- Using ramps, half-pipes, jumps, rails, boxes, or drops. This does not include such activities within a specialized area, park, or resort designed and authorized to facilitate such activities.
- Surfing on waves higher than 6 meters or with the assistance of tow-in equipment;
- Rafting/kayaking above Class IV rapids or canoeing above Class III rapids;
- Aerial sports or activities involving gliding of any type in air or freefalling of any type, with or without using or being attached to supporting equipment or a vehicle;
- Going above 4500 meters in elevation, other than while as a passenger in a commercial aircraft;
- Interacting with intentionally aggravated, provoked, or harassed animals;
- Fighting, combat, or sports that involve intentional physical collision;
- Free climbing, slacklining, highlining, or any activity utilizing harnesses, ropes, belays, crampons, or ice axes, except supervised activities on artificial surfaces and structures intended for recreational use;
- Any cave exploration, except supervised recreational tours open to the general public of areas accessible on foot without the need for ropes or safety equipment;
- Freediving that includes descending below a depth of 10m;
- SCUBA diving without a certified divemaster or a certified instructor; or that involves technical or decompression diving;
- SCUBA diving that includes descending below a depth of 18m; or that exceeds any PADI (or equivalent organization) diving restrictions applicable to *you* based on *your* certification and personal circumstances;
- Engaging in skiing, snowboarding, or mountain biking in areas accessed by helicopter or, while in a specialized resort or park, outside of marked trails or designated areas;
- Not wearing all required or recommended safety equipment during participation;
- Engaging in the activity in an area where such activity is not allowed; or
- Performing, before an audience, an activity whose main appeal is high risk of an injury to the performer(s).

High value items

Collectibles, jewelry, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, *sporting equipment*, mobile devices, smartphones, computers, radios, drones, robots, and other electronics, including parts and accessories for the aforementioned items.

Hospital

An acute care facility that has a primary function of diagnosing and treating sick and *injured* people under the supervision of *doctors*. It must:

1. Be primarily engaged in providing inpatient diagnostic and therapeutic services;
2. Have organized departments of medicine and major surgery; and
3. Be licensed where required.

Illegal act

An act that violates law where it is committed.

Injury

Physical bodily harm.

Local public transportation

Local, commuter, or other urban transit system carriers (commuter rail, city bus, subway, ferry, taxi, for-hire driver) that transport *you* or a *traveling companion* less than 150 kilometers.

Mechanical breakdown

A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (**except fuel**).

Medical escort

A professional person contracted by *our* medical team to accompany an ill or *injured* person while they are being transported. A medical escort is trained to provide medical care to the person being transported. **This cannot be a friend, traveling companion, or family member.**

Medically necessary

Treatment that is required for *your* illness, *injury*, or medical condition, consistent with *your* symptoms, and can safely be provided to *you*. **Such treatment must meet the standards of good medical practice and is not for *your* or the provider's convenience.**

Natural disaster

A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including: earthquake, fire, flood, hurricane, or volcanic eruption.

Pandemic	An <i>epidemic</i> that is recognized or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Policy	This travel insurance contract. The <i>policy</i> includes the <i>policy</i> document, the General Insurance Conditions and the Data privacy notice.
Political risk	Any one or more of the following: <ul style="list-style-type: none">• Any event, organized resistance, or action intending or implying the intention to overthrow, supplant or change outside of normal legal processes the existing head of state, elected official, appointed official, government, or an organized political or ruling group;• Nationalization;• Confiscation;• Expropriation;• Deprivation;• Requisition;• Revolution;• Rebellion;• Insurrection;• Uprising;• Military and usurped power.
Primary residence	Your permanent, fixed home address for legal and tax purposes.
Professional sporting competition	A sporting competition in which competitors take part at either a professional or semi-professional level, while under contract to a club or sporting organization, for payment or financial remuneration.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during your <i>trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>traveling companion</i> has been exposed.
Reasonable and customary costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately-skilled and licensed service providers.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from your employer, another insurance company, a credit card issuer, or any other entity.
Return Date	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary.
Service Animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered service animals. The crime deterrent effects of an animal's presence and the provision of emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of <i>your</i> country of residence, and is committed for political, religious, ethnic, and/or ideological or similar purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk</i> , <i>war</i> or <i>acts of war</i> .

Third-party	A natural or legal person other than <i>you</i> , your <i>family member</i> , or a <i>traveling companion</i> .
Traffic Accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Transit country	Any country through which <i>you</i> only transit while traveling to get to <i>your</i> destination.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Traveling companion	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless you are sharing the same room with the group or tour leader.
Travel supplier	A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.
Trip	<p><i>Your</i> travel originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> to, within, and/or from a location:</p> <ul style="list-style-type: none"> • at least 50 km away from your <i>primary residence</i>; or • abroad; or • outside <i>your city/town</i> of residence, provided that your travel includes an overnight stay. <p>It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving, or commuting to and from work, and it cannot last longer than 62 days.</p>
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, storm, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home or destination inaccessible or unfit for use.
Vandalism	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by <i>terrorist acts</i> , <i>war</i> , <i>acts of war</i> , <i>political risk</i> , or <i>civil disorder</i> .
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
We, Us or Our	AWP P&C S.A. – Austrian Branch, trading as Allianz Travel.
Work strike	An organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any <i>civil disorder</i> or <i>political risk</i> .
You or Your	All persons listed as insureds in the <i>policy</i> .

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for insurance and send *you* an official confirmation of that. *Your policy's* coverage effective date is indicated in *your policy*. The *policy* is effective at 00:00 on the day after we receive the order and *you* pay the premium. The order must be received and the premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while *your policy* is in effect.

Your policy remains in effect until it is cancelled.

If *your policy* is not cancelled at the end of the current one-year insurance period, it remains active until:

- *you* cancel the *policy* by giving *us* a written cancellation notice at least one month prior to the conclusion of the current insurance period; or
- *we* cancel the *policy* by giving *you* a written cancellation notice at least one month prior to the conclusion of the current insurance period.

DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages, which are included in *your policy*. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

TRIP INTERRUPTION COVERAGE

Early/Delayed Return

If you have to return earlier or later than *your original return date* due to one or more of the *covered reasons* listed below, we will assist you in securing and will pay or reimburse you for, less available *refunds*, a *travel carrier* ticket(s) for return travel to *your primary residence* in the same class of service that you originally booked, up to the maximum benefit for early/delayed return coverage listed in *your Coverage Summary*.

Trip continuation

If you have to interrupt *your trip* due to one or more of the *covered reasons* listed below, we will assist you in securing transportation arrangements necessary to continue *your trip* and:

- i. pay or reimburse you for, less available *refunds*, the necessary transportation expenses you incur to continue *your trip*, up to the maximum benefit for trip continuation coverage listed in *your Coverage Summary*;
- ii. reimburse you for additional accommodation fees you are required to pay, less available *refunds*, up to the maximum benefit for trip continuation coverage listed in *your Coverage Summary*, if you prepaid for shared *accommodations* and *your traveling companion* has to end their *trip*.

Extended stay

If you have to interrupt *your trip* due to one or more of the *covered reasons* listed below and the interruption causes you to stay at *your destination* (or the location of the interruption) longer than originally planned, we will reimburse you, less available *refunds*, up to the maximum benefit for extended stay coverage listed in *your Coverage Summary*, for additional *accommodation* and *local public transportation* expenses.

Covered reasons:

1. You or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make you interrupt *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
The following conditions apply:
 - a. A *doctor* must either examine or consult with you or the *traveling companion* before you make a decision to interrupt the *trip*.
2. A *family member* who is not traveling with you becomes ill or *injured*, or develops a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
The following condition applies:
 - a. The illness, *injury*, or medical condition must be considered life threatening by a *doctor*, or require hospitalization.
3. You, a *traveling companion*, *family member*, or *your service animal* dies during *your trip*.
4. You or a *traveling companion* is *quarantined* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to you or a *traveling companion*, meaning that you or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates you or a *traveling companion* by name to be *quarantined*.
5. You or a *traveling companion* is in a *traffic accident*.
One of the following conditions must apply:
 - a. You or a *traveling companion* needs medical attention; or
 - b. The vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during *your trip*.
The following condition applies:
 - a. The attendance is not in the course of *your* occupation (for example, if you are attending in *your* capacity as an attorney, judge, court clerk, law enforcement officer, or paralegal, this would not be covered).
7. *Your primary residence becomes uninhabitable.*
8. You or a *traveling companion* serving as a *first responder* is called in for duty due to an *accident* or emergency (including a *natural disaster*) to provide aid or relief during the originally scheduled *trip* dates.
9. You or a *traveling companion* is a traveler on a hijacked aircraft, train, vehicle, or vessel.
10. You miss at least 50% of the length of *your trip* due to one of the following:
 - a. A *travel carrier* delay, not including a *travel carrier* cancellation without rebooking;
 - b. A *work strike*, unless threatened or announced prior to the purchase of *your policy* or prior to the *trip's* purchase date;
 - c. A *natural disaster*;
 - d. Roads are closed or impassable due to *severe weather*;
 - e. Lost or stolen travel documents that are required and cannot be replaced in time for continuation of *your trip*;
 - i. You must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities.
 - f. *Civil disorder.*
11. A *travel carrier* denies you or a *traveling companion* boarding based on a suspicion that you or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.
12. You need to attend the birth of a *family member's* child.
13. *Your destination becomes uninhabitable.*
14. Family outside *your* country of residence cannot accommodate you during *your trip*, as planned, because someone in their household has died, become seriously ill or *injured*, or developed a serious medical condition.
15. Government authorities order a mandatory evacuation due to a *natural disaster* at *your* destination while you are on *your trip*.
The following conditions apply:
 - a. *Your policy* effective date is prior to public knowledge of the event leading to the mandatory evacuation.
 - b. You purchased *your trip* prior to public knowledge of the event leading to the mandatory evacuation.
16. You or a *traveling companion's* vehicle experiences a *mechanical breakdown* during *your trip*, which results in the vehicle being unable to be driven safely.
17. You or a *traveling companion's* vehicle, which serves as a primary mode of transportation during *your trip*, is stolen.

TRAVEL DELAY COVERAGE

NOTE:

- This coverage does not apply to missed time resulting from a *travel supplier's* schedule change or cancellation of a service prior to *your departure date*.
- **We will not reimburse you for any expenses that are your travel carrier's or travel supplier's responsibility.** If you are entitled to compensation from the *travel carrier*, we will only provide reimbursement under travel delay coverage if you file a claim with the *travel carrier* and your *claim* is denied.

General travel delay

If *your trip* is delayed, in total, for at least the Minimum Required Delay Length listed in *your* Coverage Summary and due to one or more of the following *covered reasons* below, we will reimburse you for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* coverage summary for travel delay coverage:

- i. *your* lost insured prepaid *trip* expenses and additional expenses you incur while and where you are delayed for meals, *accommodation*, communication, and *local public transportation*, subject to the With Receipts 24-hour limit listed in *your* Coverage summary, if you provide receipts for such expenses; or

Missed departure

If you miss the departure of *your* pre-booked transport (as shown on *your* original itinerary) due to a *local public transportation* delay on *your* way to the departure point, we will reimburse you, less available *refunds* and up to the maximum limit listed in *your* Coverage Summary for travel delay, for the necessary additional transportation and *accommodation* expenses for you to reach *your* destination or return home.

If you miss the departure of *your* cruise or tour (as shown on *your* original itinerary) due to a travel delay caused by one of the *covered reasons* below, we will reimburse you, less available *refunds* and up to the maximum limit listed in *your* Coverage Summary for travel

delay, for necessary additional transportation and *accommodation* expenses for you to join or rejoin *your* cruise/tour or reach *your* destination.

Covered reasons:

1. A *travel carrier* delay.
2. A *work strike*, unless threatened or announced prior to the purchase of *your policy* or prior to the *trip's* purchase date;
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates you or a *traveling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, except when it is a *terrorist event*;
7. *Civil disorder*, unless it rises to the level of *political risk*;
8. A *traffic accident*;
9. A *travel carrier* denies you or a *traveling companion* boarding based on a suspicion that you or a *traveling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease such as COVID-19). This does not include being denied boarding due to *your* or the *traveling companion's* refusal or failure to comply with rules or requirements to travel or of entry to *your destination* or a *transit country*; or
10. *Your traveling companion's trip* being delayed due to one of the *covered reasons* for travel delay coverage listed above.

NOTE: If *your* travel delay is directly or indirectly caused by a cyber risk event, *you* still have full coverage for travel delay, as described in *your policy*.

BAGGAGE COVERAGE

If *your baggage* is lost, damaged, or stolen while *you* are on *your trip*, we will pay *you*, less available *refunds*, the lesser of the following, up to the maximum benefit listed for *baggage* coverage in *your* coverage summary:

- i. Cost to repair the damaged *baggage*; or
- ii. Cost to replace the lost, damaged, or stolen *baggage* with the same or similar item at the current market value.

The following conditions apply:

- a. *You* have taken necessary steps to keep *your baggage* safe and intact and to recover it;
- b. *You* have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, *travel carrier*, hotel, or tour operator as quickly as possible, if possible and feasible within 24 hours of discovery of the loss;
- c. *You* must file and retain a copy of a police report or any other suitable proof in case of theft of any one or more *high-value items*;
- d. *You* must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. **For items without an original receipt or a proof of purchase, we will only cover up to 50% of the cost to replace the lost, damaged, or stolen item with the same or similar item;** and
- e. *You* must report theft or loss of a cellular device to *your* network provider and request to block the device.

The following items are not covered:

1. **Animals, including remains of animals;**
2. **Cars, motorcycles, motors, aircraft, watercraft, and other vehicles and related accessories and equipment;**
3. **Bicycles, skis, and snowboards (except while they are checked with a *travel carrier*);**
4. **Hearing aids, prescription eyewear, and contact lenses;**
5. **Artificial teeth, prosthetics, and orthopedic devices;**
6. **Wheelchairs and other mobility devices;**
7. **Consumables, medicines, medical equipment/supplies, and perishables;**

8. Tickets, passports, deeds, blueprints, stamps, and other documents;
9. Money, currency, credit cards, notes or evidences of debt, negotiable instruments, travelers cheques, securities, bullion and keys;
10. Rugs and carpets;
11. Antiques and art objects;
12. Fragile or brittle items;
13. Firearms and other weapons, including ammunition;
14. Intangible property, including software and electronic data;
15. Property for business or trade;
16. Property you do not own;
17. **Baggage while it is:**
 - a. Shipped, unless with *your travel carrier*;
 - b. In or on a car trailer;
 - c. Unattended in an unlocked motor vehicle; or
 - d. Unattended in a locked motor vehicle, unless *baggage* cannot be seen from the outside;
18. **Baggage that is misplaced, forgotten, or lost while in your possession.**

BAGGAGE DELAY COVERAGE

If *your baggage* is delayed by a *travel supplier* during *your trip*, we will reimburse you for expenses you incur for the essential items you need until *your baggage* arrives, up to the maximum benefit shown in *your coverage summary* for *baggage* delay.

The following conditions apply:

- a. *Your baggage* must be delayed for at least the Minimum Required Delay listed under *baggage* delay in *your coverage summary*.

EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD

If you receive emergency medical or dental care while you are on *your trip abroad* for one of the following *covered reasons*, we will reimburse the *reasonable and customary costs* of that care for which you are responsible, up to the maximum benefit listed for emergency medical/dental coverage in *your coverage summary* (dental care is subject to the maximum sublimit listed for dental care):

1. While on *your trip abroad*, you have a sudden, unexpected illness, *injury*, or medical condition that could cause serious harm if it is not treated before *your return home* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).
2. While on *your trip abroad*, you have a dental *injury* or infection, a lost filling, or a broken tooth that requires treatment.

If you need to be admitted to a *hospital* as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of *your* emergency medical/dental coverage.

IMPORTANT: Please note that this is secondary coverage. If you have health insurance, you must submit *your claim* to that provider first. If you do not have health insurance or it is known that your health insurance does not provide coverage in the geographical area where your medical emergency is treated, please submit *your claim* directly to us. Any payment you receive from any other insurance provider or any other entity will be deducted from *your claim*.

The following conditions and exclusions apply in addition to General Exclusions:

- a. The care must be *medically necessary* to treat an emergency condition, and such care must be provided by a *doctor, dentist, hospital, or other provider* authorized to practice medicine or dentistry.
- b. This coverage will not pay for any care provided after *your coverage* ends.
- c. This coverage will not pay for any care for any illness, *injury*, or medical condition that did not originate during *your trip* abroad.
- d. This coverage will not pay for non-emergency care or services in general and the following care and services in particular:
 1. Elective cosmetic surgery or care;
 2. Annual or routine exams;
 3. Long-term care;
 4. Allergy treatments (unless the allergic reaction is life threatening);
 5. Exams or care related to or loss of/damage to hearing aids, dentures, eyeglasses, and contact lenses;
 6. Physical therapy, rehabilitation, or palliative care (except as necessary to stabilize you);

7. **Experimental treatment; and**
8. **Any other non-emergency medical or dental care.**

EMERGENCY TRANSPORTATION COVERAGE

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting you to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* medical team will consult with the local *doctor* to obtain information necessary to make appropriate decisions jointly regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay *reasonable and customary costs*. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;
- c. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Medical Repatriation (Getting you home after you receive care)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, we will:

1. Arrange and pay for *you* to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence. In either case, the medical facility must be willing and able to accept *you* as a patient and must be medically appropriate for *your* continued care.
2. Arrange and pay for a *medical escort* if one is necessary.

The following conditions apply:

- a. *Special accommodations* must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay *reasonable and customary costs*. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- c. All decisions about *your* repatriation must be made by medical professionals licensed in the countries where they practice;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to identified *hospital* or facility.

Transport to Bedside (Bringing a friend or family member to you)

If you are told by the treating *doctor* during *your trip* that you will be hospitalized for more than 72 hours during *your trip* or that your condition is immediately life-threatening, we will arrange and pay for round-trip transportation in economy class on a *travel carrier* for one friend or *family member* to stay with you.

The following condition applies:

- a. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

Return of Dependents (Getting minors and dependents home)

If you die or are told by the treating *doctor* that you will be hospitalized for more than 24 hours during *your trip*, we will arrange and pay to transport your *traveling companions* who are under the age of 18, or dependents requiring your full-time supervision and care to one of the following:

1. Your *primary residence*; or
2. A location of your choice in your country of residence.

We will arrange and pay for an adult *family member* to accompany your *traveling companions* who are under the age of 18 or dependents requiring your full-time supervision and care, if we determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while you are hospitalized, or if you die, and if you do not have an adult *family member* traveling with you that is capable of caring for the *traveling companions* under the age of 18 or dependents;
- b. You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport your remains to one of the following:

1. A funeral home near your *primary residence*; or
2. A funeral home located in your country of residence.

The following conditions apply:

- a. Someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements; and
- b. The death must occur while on your *trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for you at the location of your death, we will reimburse the necessary expenses up to the amount it would have cost us to transport your remains to a funeral home near your *primary residence*.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit listed for search and rescue coverage in your coverage summary, if you are reported missing during your *trip* or have to be rescued from a physical emergency.

PERSONAL LIABILITY COVERAGE

If a *third-party* civil liability claim is filed against you for causing one of the following during your *trip*:

- Bodily *injury* to a *third-party*;
- Death of a *third-party*; or
- Damage to property belonging to a *third-party*.

We will pay, up to the maximum benefit listed for travel liability in your Coverage Summary, for:

- compensation that *you* are legally obligated to pay for the caused loss or damage; and
- legal defense representation expenses incurred by *you*.

We will, also, in the event of court proceedings against *you*:

- manage *your* case and the associated proceedings; and
- exercise all methods of recourse available for *your* civil liability in all civil or criminal matters arising out of the claim.

The following conditions apply:

- *you* must inform *us* of the third-party civil liability claim against *you* as soon as reasonably possible;
- *you* must not admit liability without *our* expressed permission;
- *you* must not offer to make any payments to the *third-party* without *our* written permission;
- *you* must not correspond with the *third-party* without *our* expressed permission;
- *you* must authorize *us* to act on *your* behalf in defending *you* against the *third-party* liability claim against *you*;
- if it is not possible to obtain *our* instructions in time, *you* must take all the necessary procedural steps within the officially required period of time;
- *you* must provide *us* with all information about the claim, including
 - detailed account of the circumstances surrounding the claim;
 - any available evidence;
 - any documents and/or correspondence received from the *third-party* or their representatives; and
 - any other document and/or correspondence relevant to the claim.

This *policy* does not provide coverage for civil liability claims against *you* that are a consequence of *your* participation in the following activities:

- hunting;
- *high-risk sports and activities*;
- business, professional, or commercial activity;
- keeping, driving, repairing, maintaining, or using motorised or mechanical vehicles, including go-carts;
- keeping, towing, repairing, maintaining, or using any trailers or caravans;
- keeping, driving, repairing, maintaining, or using vessels, watercraft, or aircraft of any kind, including drones;
- using property that does not belong to *you* without the owner's permission;
- using any firearm, weapon, ammunition, pyrotechnical equipment, or explosives;
- owning and keeping animals; or
- any race or competition (This does not include participating in informal recreational sporting races or competitions).

This *policy* does not provide coverage for civil liability claims against *you* that arise directly or indirectly from the following events:

- bodily *injury*, death, property damage, or property loss suffered by a *family member* or a *traveling companion*;
- bodily *injury*, death, property damage, or property loss suffered by anyone employed by *you* or a *family member* that is caused by the work they are employed to do;
- contractually agreed assumption of liability in excess of the provisions of statutory liability;
- damage to vessels and aircraft, including their equipment and accessories;
- loss of or damage to data and software;
- damage to and from the loss (including consequential losses) of business keys or other business access equipment such as badges and fobs;
- contractual civil liability;
- infringement of copyrights, patents, trademarks and trade names;
- damage to documents, plans, archives, philatelic, numismatic collections, objects of historic or unique nature, works of art and antiques, or collections of information;
- damage to currency, coins, gold, silver, platinum, precious stones and pearls, notes or evidences of debt, negotiable instruments, travelers' cheques, securities, and bullion;
- exposure to hazardous substances or hazardous waste;
- loss of earnings, profits, salary, pension, wage or other defined sources of income, subsistence, medical treatment in case of incapacity and welfare claims, and any other consequential loss;
- failure to do something that would have prevented the damage or loss;
- non-compliance with any local laws, contractual obligations or other statutory requirements;
- failure to obtain insurance that is compulsory for the activity in which *you* engaged that resulted in bodily *injury*, death, property damage, or property loss;

- damage to property which is in *your* legal custody or control;
- transmissible/ communicable diseases;
- significant widespread outages, disruptions, failures, or damages affecting access to a *computer system* or the processing, use, operation, or unavailability of data.

Our coverage does not extend to the payment of the following monetary charges imposed on *you*: fines, contractual penalties, court fines, administrative penalties, taxes, or other public charges.

TRAVEL ACCIDENT COVERAGE

If *you* are *injured* in an *accident* that happens during *your trip*, we will pay *you* the amount calculated using the degree of disability in the payment schedule listed in the table below, up to the travel accident coverage limit listed in *your* Coverage Summary, if the *injuries* result in *your* permanent disability or *your* death within the timeframe indicated in *your* Coverage Summary.

If the *accident* results in *your* death, any amounts that we already paid to *you* for *your* permanent disability for the same *accident* will be deducted from the amount calculated as payment for death using the payment schedule listed in the table below.

If *your injuries* from the *accident* result in several separate permanent disabilities, we will pay *you* the combined sum of the amounts for each permanent disability calculated using the payment schedule listed in the table below, up to the travel accident coverage limit listed in *your* Coverage Summary.

You are not eligible for payment for any permanent disabilities that *you* already had before the *accident*.

This *policy* does not provide coverage for the following *injuries* caused by *accidents*:

- damage to surgically repaired bones, muscles, tendons, ligaments, or joints;
- *injuries* to intervertebral disc and other *injuries* of the spine, unless the *accident* was the predominant cause;
- bleeding from internal organs and cerebral hemorrhage, unless the *accident* was the predominant cause;
- Injuries resulting from medical or rehabilitation procedures;
- hernias, except for abdominal hernias caused by excessive strain;
- heart attacks.

This *policy* does not provide coverage for *accidents* that are caused by the following:

- by strokes, and by seizures, that affect your whole body are not covered;
- racing any motorised vehicle;
- using a motorbike with an engine size exceeding 49cm³;
- driving any motor vehicles for which a driving license higher than category B is required;
- driving motorboats on a professional basis;
- manual work carried out as part of your profession;
- any air travel incident when the air travel is operated by an airline blacklisted by the European Commission, regardless of the departure and *destination* locations; or
- significant widespread outages, disruptions, failures, or damages affecting access to a *computer system* or the processing, use, operation, or unavailability of data.

The following conditions apply:

- *You* must allow the *doctors* appointed by us to examine *you* after the *accident*. We will pay the costs necessary for the examination.
- *You* must allow your treating *doctors*, other insurers, social insurance agencies, and authorities to share all medical and non-medical information related to the *accident* with us.

Degree of disability in case of total loss or total incapacity for use

- Arm from shoulder joint 70%
- Arm up to above elbow joint 65%
- Arm below the elbow joint or one hand 60%
- Thumb 20%
- Index finger 10%
- Other fingers 5%

- Leg up to above the middle of the thigh 70%
- Leg up to the middle of the thigh 60%
- Leg to the middle of the lower leg or one foot 50%
- Big toe 5%
- Other toe 2%
- Loss of vision in one eye 30%
- Loss of vision of both eyes 100%
- If the vision of the other eye was already lost before the occurrence of the insured event 60%
- Hearing loss of one ear 15%
- Hearing loss of both ears 60%
- If the hearing of the other ear was already lost before the occurrence of the insured event 30%
- Loss of the sense of taste 5%
- Loss of sense of smell 5%

MOBILITY COVER

If *your* vehicle is involved in an *accident* or has a *mechanical breakdown* during *your trip* and needs to be repaired as it cannot be used safely, we will organize and pay *you* the costs for the services listed below, up to the maximum benefit for the mobility cover as indicated in *your* Coverage Summary:

For motor vehicles

1. Roadside assistance: In the event of a *mechanical breakdown*, we will arrange for an on-site assistance team to repair *your* vehicle so that *you* can continue *your trip*.
2. Towing the vehicle: If *your* vehicle cannot be repaired on the spot after a *mechanical breakdown* or *accident*, we will arrange to tow the vehicle to the nearest service center.
3. Overnight stay: If *your* vehicle is unable to function due to a *mechanical breakdown*, *accident* or theft and return home is not possible, we will cover *accommodation* costs up to the maximum amount insured.
4. Return to *primary residence* or continuation of the *trip*: If you are unable to continue *your trip* due to a *mechanical breakdown*, *accident* or theft of the vehicle, we will arrange the return *trip* to the *primary residence* or to the destination.

If the return *trip* to the *primary residence* or the subsequent trip cannot be arranged on the same day, we will also arrange *accommodation* a night in the hotel.
5. Return transport or recovery costs by *you* of the repaired vehicle: If *you* are unable to drive the vehicle, we will cover the costs for its return transport from abroad to the *primary residence*. If *your* vehicle has not been repaired on-site of a *mechanical breakdown* or if *you* need to recover the vehicle found after a theft, we will pay *you* the costs of collecting the vehicle.

The following conditions apply:

- a. The *vehicle* must first be repaired after a *mechanical breakdown* or *accident*.
- b. There must be no total damage.

Vehicle Assistance protection applies within Europe in the geographical sense and from a distance of 50 km from *your primary residence*.

If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements.

The insurance cover extends to cars, motorbikes, mobile homes and station wagons with up to nine seats that are approved for road traffic and may not be used for commercial purposes.

The following is not covered:

- a. **Costs for repairs and spare parts that go beyond mere breakdown assistance are not insured.**
- b. **There is no insurance cover for rental cars.**

TRAVEL SERVICES DURING YOUR TRIP

If you need travel services during *your trip*, we are available 24 hours a day. With *our* global reach and multi-lingual staff, we are here to help *you*.

Finding a *Doctor* or Medical Facility

If you need care from a *doctor* or medical facility while you are traveling, we can assist you in finding one.

Monitoring Your Care

If you are hospitalized, *our* medical staff will stay in contact with you and the *doctor* caring for you. We can also notify your family and your *doctor* back home of your illness or *injury* and update them on your status.

Lost Travel Documents Assistance

If your passport or other travel documents are lost or stolen, we can assist you in getting your documents replaced and can help you change your travel arrangements as required.

Emergency Language Translation

We can assist you with translation services in the event you need help in a foreign country.

Emergency Cash Assistance

If your travel is delayed or interrupted and you need extra money to pay for unexpected expenses, we can assist in arranging the transfer of funds from your family or friends.

Legal Referrals

We can help you find local legal advice if you need it while you are traveling.

Emergency Message Delivery

We can assist you in getting an urgent message to someone back home.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* does not provide any coverage, benefit, or service if providing such coverage, benefit, or service would violate any applicable law or regulation, including without limitation any economic or trade sanction or embargo. This applies also if an economic or trade sanction or embargo imposed by the European Union, the United Nations, the United States of America, the United Kingdom or the Republic of Austria is directly applicable to *you, your traveling companion, your family member, your travel supplier or your travel carrier*

If you have traveled against an order or advice against travel issued by *your* home country’s or *trip* destination’s government or local authority (for a certain area or for an entire country), this *policy* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you, a traveling companion, or a family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* was purchased;
2. *Your* intentional self-harm or if *you* attempt or commit suicide;
3. Normal, complication-free pregnancy or childbirth, except when and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
4. Fertility treatments or elective abortion;
5. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
6. Acts committed with the intent to cause loss;
7. An act of gross negligence by *you* or a *traveling companion* (with the exception of cover within the scope of travel liability cover and emergency medical coverage abroad);
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
9. Participating in or training for any *professional or semi-professional sporting competition*;
10. Participating in *high-risk sports and activities*.
11. An *illegal act* resulting in a conviction, except when *you, a traveling companion, a family member, or your service animal* is the victim of such act;
12. An *epidemic or pandemic*, except when and to the extent that an *epidemic or pandemic* is expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, travel delay coverage or emergency medical/dental coverage;
13. *Natural disaster*, except when and to the extent that *natural disaster* is expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, or travel delay coverage;
14. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
15. Nuclear reaction, radiation, or radioactive contamination;
16. *War or acts of war*;
17. Military duty, except when and to the extent that military duty is expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
18. *Political risk*;
19. *Civil disorder*, except when and to the extent that *civil disorder* is expressly referenced in and covered under trip interruption coverage or travel delay coverage;
20. *Terrorist events*, except when and to the extent that terrorist events are expressly referenced in and covered under trip cancellation coverage, trip interruption coverage, or travel delay coverage. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage;
21. Acts, or prohibitions by any government or public authority of a country *you* are traveling to, within and/or away. This exclusion does not apply if acts, travel alerts/bulletins or prohibitions by a government or public authority are expressly referenced in and covered under trip cancellation coverage or trip interruption coverage;
22. Any *travel supplier’s* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
23. *Travel supplier* restrictions on any *baggage*, including medical supplies or equipment;
24. Ordinary wear and tear or defective materials or workmanship;

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel bookings or tickets do not show travel date(s) and allow flexible trips;*
2. *The departure date and return date as shown on the coverage summary do not match your trip's actual departure date and return date; or*
3. *You intend to receive health care or medical treatment of any kind while on your trip.*

CLAIMS INFORMATION

Claims notification

Before reporting a claim, please check *your policy* and the description of *your coverage*. Keep in mind that not every loss is covered, even if they are sudden and unexpected.

IMPORTANT: Here *you* will find information on how to notify *your* claim. Please be aware, that for *you* all sections apply, which are covered in *your* product and listed in the coverage summary.

To file *your* claim online:

- Open the link <https://allianz-protection.com>
- Enter *your policy* number
- Check which forms and documents are required and upload them
- Submit *your* claim, *you* can check the status of processing at any time afterwards

To submit *your* claim by phone or mail:

- Email: claims.at@allianz.com
- Phone: +43 1 525 03-6822

What must be done for each type of a claim?

You are obliged to keep the damage as low as possible and to prove it. Therefore, in each case, please obtain suitable evidence of the occurrence of the damage (e.g. confirmation of damage, medical certificate) and the extent of the damage (e.g. invoices, receipts). Please send *us your* notice of claim with the appropriate evidence without delay.

The following evidence is required for all submissions:

- The original booking confirmation of the *trip* with details of the booked service, the travel participants and the price of the *trip* including the *policy*;
- Invoices, receipts and payment confirmations for all costs incurred;
- Information on whether *you* have other travel insurance, such as through a credit card, private health insurance, motorists' club, etc.;
- Any other relevant and helpful documents confirming the claim submitted;
- Bank details with name and address of the payee.

For the exact supporting documents required for *your* individual claim, please refer to the "required documents" section when submitting via the online portal.

For *your* convenience, *you* will find an overview of the required documents here.

For the handling of cancellation or trip interruption claims we require:

For all claims:

- The original booking confirmation of the *trip* stating the service booked, the travel participants and the *trip* price;
- The cancellation invoice (or invoices) confirming the cancellation costs incurred including the tour operator's cancellation schedule;
- A full explanation of why *you* had to cancel, interrupt, or completely abandon *your trip*;
- Confirmation(s) of payment of all expenses claimed;
- Information and corresponding receipts regarding any *refunds*.

For medical reasons:

- Detailed medical documentation including medical history of the medical event. (e.g. patient file, treatment documents, discharge report, findings);
- Confirmation of sick leave from an insurance company physician, if requested;
- A certified copy of the death certificate, if applicable;
- Proof of relationship (birth certificate, marriage certificate) if event of relatives;
- Registration form for Proof of cohabitation.

If *quarantine*:

- (Segregation) notice from the competent authority with details of the period of *quarantine* issued to *you* or *your travel companion* by name.

In case of a *traffic accident*:

- A police report describing and confirming the *traffic accident*;
- *Accident* report from the motor vehicle liability insurance company.

As a result of *adoption proceedings*:

- Official summons to the court proceedings.

If *your residence* became *uninhabitable*:

- Confirmation from the appropriate government agency of the circumstances in *your* home.

If unexpected termination:

- Employment contract, letter of resignation, statement of deregistration from social security.

For all reasons not listed here

- Relevant confirmations from offices, authorities, institutions in order to be able to check the reason for the damage.

For the processing of emergency medical / dental claims we require:

- *Doctor's* report (with patient's name, diagnosis, treatment data);
- *Doctor's* or *hospital* bill including settlement/payment confirmation from the statutory health insurance fund or private health insurance company;
- Other invoices or receipts with payment confirmation of the issuer for which compensation is claimed.
- Teleconsultation: If *you* need a teleconsultation with a physician during *your trip abroad*, we will pay for online appointments scheduled via the Allianz Service Platform, provided a physician is available in *your* geographical location. Medical personnel available on the booking platform can provide medical advice for *your* non-emergency medical concerns and in *your* preferred language (subject to availability).
- Disclaimer: Teleconsultation services are provided by third party providers outside the Allianz Group. These services are made available to *you* subject to *your* acceptance of the terms and conditions of *your policy* and the terms and conditions of the third party providers as displayed on the booking platform. These services are subject to geographical restrictions and to compliance with local regulations by the third party providers. *You* understand and agree that we are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from *your* use of this third party teleconsultation service.

For the settlement of claims of the travel delay coverage we need:

- An explanation of what caused the delay;
- Confirmation from the airline or carrier about the delay, including a description of the cause;
- Original airline ticket(s), train ticket(s);
- Receipts, invoices for additional transportation and/or *accommodation* costs.

For handling *baggage* claims we need:

- A police report filed with the appropriate security agency;
- A written confirmation from the tour operator or the *accommodation* provider;
- The Property Irregularity report (PIR) from the airline or carrier in case of damage or loss of *your baggage*;
- Original Invoices, receipts or other appropriate proof of ownership of the claimed items;
- Repair invoice or cost estimate.

For handling *baggage delay* claims we need:

- A written confirmation of the Property Irregularity report (PIR) from the airline or carrier about the temporary loss of *your baggage*, including a description of when *you* received *your baggage* back.
- Invoices for absolutely necessary new purchases while *you* were waiting for the delivery of *your baggage*.

GENERAL PROVISIONS AND CONDITIONS

Applicable law/Jurisdiction:

Austrian law shall apply, place of jurisdiction is Vienna. Pursuant to Section 14 KSchG, the place of jurisdiction for legal action against consumers is their place of residence, habitual abode or place of employment, provided this is in Austria.

Loss of entitlement to insurance benefits:

We shall be exempt from paying benefits if *you* intentionally make false statements on the occasion of the *covered event*, in particular in the notification of the claim, conceal circumstances material to the claim or falsify evidence, even if this does not cause *us* any disadvantage.

When do we pay the compensation amount:

Our cash benefits are due upon completion of the investigations necessary to determine the *covered event* and the scope of the benefit. However, the due date will not be affected if, after the expiry of two months from the request for a cash benefit, *you* request an explanation from *us* as to why the investigations could not yet be completed and we do not comply with this request within one month.

If these investigations have not been completed by the expiry of one month since the notification of the insured event, *you* can demand partial payments in the amount of the minimum amount that we have to pay according to the situation, taking into account the total claim. (Extract from § 11 VersVG)

Subsidiary agreements:

No intermediary is authorized to promise insurance coverage that deviates from the General Insurance Conditions listed above by means of verbal or written collateral agreements, or to make an assessment of a circumstance that is binding for the insurer.

Premium adjustment according to consumer price index (Verbraucherpreisindex - VPI 2020):

It is considered to be agreed that the premium can be changed annually at the main due date of *your* insurance contract in accordance with the adjustment factor described below, whereby it is made clear that premium reductions are granted in full in any case. In the event of any premium increases, the increase resulting from the adjustment factor will be the maximum premium increase. We may waive the increase or increase the premium by an amount less than the maximum increase. This does not constitute a waiver of further increases in the future. The Consumer Price Index (Verbraucherpreisindex - VPI) 2020, which is published monthly by Statistics Austria, or an index replacing it, is used as a measure for calculating the stability of value. If no such index replaces it, then a comparable index that is valid in the European Union is used. The adjustment factor is calculated once a year and results from the difference between the index figure for the month of June of the previous year and the index figure for the month of June of the current year. The premium adjustment recalculated on this basis will become effective on the main due date of *your* contract in the following calendar year and will form the basis for further indexations.

If *you* have a loss for which *you* have been reimbursed by *us* or any third-party, *you* will not be reimbursed again for the same expense.