

Allianz  Travel

AT Reiseschutz mit Storno  
Premium 2412



COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT in €
Trip Cancellation Coverage	You have to cancel your trip before you depart. 20% deductible for cancellation due to any unforeseen reason according to point 26 in the general insurance conditions.	According to the premium booked
Trip Interruption Coverage	You have to end your trip earlier or later than originally planned. Reimbursement of unused trip cost Additional costs to return home or to onward the journey Cost for an extended stay	According to the premium booked 3.000 100 per person/ per night max. 10 nights
Travel Delay Coverage	Your travel plans are delayed while you are on your trip. Maximum reimbursement per 24-hour period of delay: Minimum required delay: 4 hours Daily limit: € 200	2.500
Baggage Coverage	Your baggage is lost, damaged or stolen while on your trip. Maximum benefit for all high value items: 50%	5.000
Baggage Delay Coverage	Your baggage is delayed by an airline, cruise line or other travel carrier while on your trip. Minimum required delay – 12 hours	1.000
Emergency Medical Coverage	You have to pay for emergency medical or dental treatment while on your trip. For illness/injury, that was diagnosed or treated prior to the policy purchase date, the following limit applies: € 500.000	1.000.000
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip. Transport to the hospital incl. search & rescue: € 80.000 Return of dependents: € 2.000 Transport to bedside: € 2.000 Repatriation of remains: € 50.000	500.000
Personal Liability Coverage	You are financially liable for damage you cause to a third party or their property while on your trip.	500.000
Travel Accident Coverage	You suffer a death or disability as a result of a travel accident during your trip. Death: € 20.000 Permanent disablement: € 40.000	40.000

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)
- 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](mailto:service.at@allianz.com)

Online: [www.allianz-travel.at](http://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 Vienna

e-mail: [service.at@allianz.com](mailto: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](mailto: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](mailto: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 CANCELLATION COVERAGE .....	9
TRIP INTERRUPTION COVERAGE .....	11
TRAVEL DELAY COVERAGE .....	12
BAGGAGE COVERAGE .....	13
BAGGAGE DELAY COVERAGE .....	14
EMERGENCY MEDICAL/DENTAL COVERAGE ABROAD .....	14
EMERGENCY TRANSPORTATION COVERAGE .....	15
PERSONAL LIABILITY COVERAGE .....	17
TRAVEL ACCIDENT COVERAGE .....	18
TRAVEL SERVICES DURING YOUR TRIP .....	19
GENERAL EXCLUSIONS .....	21
CLAIMS INFORMATION .....	23
GENERAL PROVISIONS AND CONDITIONS .....	25

## 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. And, if *your* travel arrangements change, please be sure to let *us* know so we can make any necessary updates to *your policy*.

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.

<b>Accident</b>	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
<b>Accommodation</b>	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.
<b>Act of war</b>	Any act which is associated with and occurring in the course of <i>war</i> or directly triggering it.
<b>Adoption Proceeding</b>	A mandatory legal proceeding or other meeting required by law as a prospective adoptive parent(s) in order to legally adopt a minor child.
<b>Baggage</b>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<b>Civil disorder</b>	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> .
<b>Climbing sports</b>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<b>Cohabitant</b>	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.
<b>Computer System</b>	<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.
<b>Covered Reasons</b>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<b>Departure Date</b>	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel as shown on <i>your trip</i> itinerary.
<b>Doctor</b>	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. <b>This cannot be <i>you</i>, a traveling companion, your family member, a traveling companion's family member, or the sick or injured person's family member.</b>
<b>Epidemic</b>	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.
<b>Family member</b>	<i>Your:</i> <ol style="list-style-type: none"><li>1. Spouse (by marriage, common law, domestic partnership, or civil union);</li><li>2. <i>Cohabitants</i>;</li><li>3. Parents and stepparents;</li><li>4. Children, stepchildren, foster children, adopted children, or children currently in the adoption process;</li><li>5. Siblings;</li><li>6. Grandparents and grandchildren;</li><li>7. The following in-laws: mother, father, son, daughter, brother, sister, and grandparent;</li><li>8. Aunts, uncles, nieces, and nephews;</li><li>9. Legal guardians and wards; and</li><li>10. Paid, live-in caregivers.</li></ol>
<b>First responder</b>	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:

- 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.**



<b>Natural disaster</b>	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.
<b>Pandemic</b>	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.
<b>Policy</b>	This travel insurance contract. The <i>policy</i> includes the <i>policy</i> document, the General Insurance Conditions and the Data privacy notice.
<b>Political risk</b>	Any one or more of the following: <ul style="list-style-type: none"> <li>• 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;</li> <li>• Nationalization;</li> <li>• Confiscation;</li> <li>• Expropriation;</li> <li>• Deprivation;</li> <li>• Requisition;</li> <li>• Revolution;</li> <li>• Rebellion;</li> <li>• Insurrection;</li> <li>• Uprising;</li> <li>• Military and usurped power.</li> </ul>
<b>Primary residence</b>	Your permanent, fixed home address for legal and tax purposes.
<b>Professional sporting competition</b>	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.
<b>Quarantine</b>	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.
<b>Reasonable and customary costs</b>	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.
<b>Refund</b>	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.
<b>Return Date</b>	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your</i> travel itinerary.
<b>Service Animal</b>	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.
<b>Severe weather</b>	Hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, fog, hailstorms, rainstorms, snow storms, or ice storms.
<b>Terrorist event</b>	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 *political risk, war or acts of war*.

<b>Third-party</b>	A natural or legal person other than <i>you, your family member, or a traveling companion</i> .
<b>Traffic Accident</b>	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury, property damage, or both</i> .
<b>Transit country</b>	Any country through which <i>you</i> only transit while traveling to get to <i>your</i> destination.
<b>Travel carrier</b>	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"> <li>1. Rental vehicle companies;</li> <li>2. Private or non-commercial transportation carriers;</li> <li>3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or</li> <li>4. <i>Local public transportation</i>.</li> </ol>
<b>Traveling companion</b>	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.
<b>Travel supplier</b>	A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.
<b>Trip</b>	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . Which is originally scheduled to begin on <i>your departure date</i> and end on <i>your return date</i> . It cannot include commuting to and from work or moving.
<b>Uninhabitable</b>	A <i>natural disaster, fire, flood, burglary, storm, or vandalism</i> 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.
<b>Vandalism</b>	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, war, acts of war, political risk, or civil disorder</i> .
<b>War</b>	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.
<b>We, Us or Our</b>	AWP P&C S.A. – Austrian Branch, trading as Allianz Travel.
<b>Work strike</b>	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 or political risk</i> .
<b>You or Your</b>	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 and coverage end date are indicated in *your policy*. The *policy* is effective at 00:00 on the day after we receive the order and *you* pay the full premium. The order must be received and the full premium must be paid on or before the *departure date*.

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

Except for one-way and same-day return *trips*, the *departure date* and return date that *you* provided at time of purchase are counted as two separate days of travel when we calculate the duration of *your trip*.

Your *policy* ends on the coverage end date listed in *your policy*. However, there are situations where *your policy* may end on a different date. If *your policy* was purchased with a one-way booking, your coverage end date will be the scheduled *return date* for *your trip*, as shown on *your* travel documents (not exceeding 365 days from the *departure date* shown on *your* travel documents). Additionally, *your policy* will end on the earliest of:

1. At 23:59 on the day *you* cancel *your policy*; or
2. At 23:59 on the day *you* file a trip cancellation claim with *us*;
3. At 23:59 on the day *you* end *your trip*, if *you* end *your trip* early;
4. At 23:59 on the day *you* arrive at a medical facility for further care if *you* end *your trip* due to a medical reason;
5. At 23:59 on day 365 of the *trip*.

However, if *your* return travel is delayed due to a *reason covered* under this *policy*, we will extend *your* coverage period until the earlier of when *you* are able to return to *your* point of origin or *primary residence*, or until *you* arrive at a medical facility for further care following a medical repatriation or trip interruption.

Please note that this *policy* applies for a specific *trip* and cannot be renewed.

## 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 CANCELLATION COVERAGE

If *your trip* is canceled or rescheduled for a *covered reason* listed below, we will reimburse you for *your* non-refundable *trip* payments, deposits, cancellation fees, and change fees costs to rebook *your* transportation (less available *refunds*), up to the maximum benefit for trip cancellation coverage listed in *your* coverage summary. Please note that this coverage only applies before you have left for *your trip*.

Also, if you prepaid for shared *accommodations* and *your traveling companion* cancels their *trip* due to one or more of the *covered reasons* listed below, we will reimburse any additional *accommodation* fees you are required to pay.

NOTE: We will not reimburse you for any *trip* costs and/or fees that are *your travel carrier's* or *travel supplier's* responsibility.

**IMPORTANT:** You must notify all of *your travel suppliers* within 48 hours of discovering that you will need to cancel *your trip* (this includes being advised to cancel *your trip* by a *doctor*). If you notify any *travel suppliers* later than that and get a smaller *refund* as a result, we will not cover the difference. If a serious illness, *injury*, or medical condition prevents you from being able to notify *your travel suppliers* within that 48-hour period, you must notify them as soon as you are able.

#### Covered reasons:

1. You or a *traveling companion* becomes ill or *injured*, or develops a medical condition disabling enough to make you cancel *your trip* (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19).  
The following condition applies:
  - a. A *doctor* advises you or a *traveling companion* to cancel *your trip* before you cancel it.
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 on or after *your policy's* coverage effective date and before *your trip*.
4. You or a *traveling companion* is *quarantined* before *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* on the *departure date*.  
One of the following conditions must apply:
  - a. You or a *traveling companion* need medical attention; or
  - b. Your or a *traveling companion's* 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* is terminated by a current employer after *your policy's* purchase date.  
The following conditions apply:
  - a. The termination is not *your* or *your traveling companion's* fault;
  - b. The employment must have been permanent (not temporary or contract); and

- c. The employment must have been for at least 12 continuous months.
- 9. You or a *traveling companion* secures new permanent, paid employment, after *your policy's* purchase date, that requires presence at work during the originally scheduled *trip* dates.
- 10. You or a *traveling companion's primary residence* is permanently relocated by at least 150 kilometers due to a transfer by *your* or a *traveling companion's* current employer. This coverage includes relocation due to transfer by your spouse's current employer.
- 11. 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.
- 12. You or a *traveling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.
- 13. You or a *traveling companion* is medically unable to receive an immunization required for entry into a destination.
- 14. You or *travel companion's* travel documents required for the *trip* are stolen.

The following condition applies:

- a. You must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities that would allow *you* to keep the originally scheduled *trip* dates.
- 15. You or a *traveling companion* is refused a tourist visa by the authorities of the destination or transit country.
- 16. You find out you are pregnant after purchasing this *policy*.
- 17. You need to attend the birth of a *family member's* child.
- 18. Your destination becomes *uninhabitable*.
- 19. Family or friends at *your* destination 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.
- 20. Government authorities order a mandatory evacuation due to a *natural disaster* at *your* destination that is in effect within 24 hours prior to *your departure date*.

The following condition applies:

- a. Your *policy* was purchased prior to public knowledge of the event leading to the mandatory evacuation.
- 21. You or a *traveling companion* legally separates or divorces on or after *your policy's* purchase date but before *your* scheduled *departure date*.

The following condition applies:

- a. Your *policy* was purchased within 14 days of the date of the first *trip* payment or deposit.
- 22. You or a *traveling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure point of *your trip*.
- 23. You or a *traveling companion's* primary vehicle intended for transporting *you* or the *traveling companion* to the point of *your trip's* departure or intended to be the primary mode of transportation during *your trip* is stolen.
- 24. You fail the final exam or you fail to advance to the next grade level at an accredited educational establishment, where *you* are a student.
- 25. Your tour operator or commercial event organizer cancels *your* multi-day tour or multi-day event that is the main purpose of *your trip* and was purchased prior to *your departure date* due to:
  - a. A *natural disaster*;
  - b. *Severe weather*.

NOTE: Coverage is only available for lost, pre-paid, and nonrefundable cost of *accommodations* for and transportation to and from the cancelled multi-day tour or multi-day event. We will not reimburse *you* for the cost of the cancelled multi-day tour or multi-day event.

- 26. Any sudden and unforeseeable event outside of *your* control and that *you* could not have anticipated affecting *you* prior to *your departure date*.

The following condition applies:

- a. The underlying sudden and unforeseeable event must be preventing *you* from departing on *your trip*.
- b. You must provide to us proof of the underlying sudden and unforeseeable event

NOTE: Reimbursement for losses under this *covered reason* are limited to 80% of the maximum benefit amount listed in *your* coverage summary for Trip Cancellation.

**Exclusions listed in the General Exclusions section of this *policy* DO NOT apply to the coverage provided under this *covered reason*. This *covered reason* does not provide coverage for any loss that results, directly or indirectly, ONLY from the exclusions listed below, if they affect *you*, a *traveling companion*, or *your family member*:**

- a. Any loss or event that was known, foreseeable, intended, or expected when *your policy* was purchased;
- b. Your intentional self-harm or if *you* attempt or commit suicide;
- c. A criminal act resulting in a conviction, except when *you*, a *traveling companion*, a *family member*, or *your service animal* is the victim of such act;
- d. An *epidemic* or *pandemic*;
- e. Acts committed with the intent to cause loss;
- f. An act of gross negligence by *you* or a *traveling companion*;
- g. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;

- h. Nuclear reaction, radiation, or radioactive contamination;
- i. **War, acts of war;**
- j. **Political risk;**
- k. **Terrorist events, civil disorder or unrest;**
- l. **Acts, travel alerts/bulletins, or prohibitions by any government or public authority; or**
- m. **Any travel supplier's complete cessation of operations due to financial condition, with or without filing for bankruptcy; or**
- n. **Fear of flying.**

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

1. **Your travel bookings do not show travel date(s) and allow flexible trips;**
2. **The travel dates on your policy do not represent your actual travel dates; or**
3. **You intend to receive health care or medical treatment of any kind while on your trip**

## TRIP INTERRUPTION COVERAGE

### Trip Curtailment

If you have to end *your trip* due to one or more of the *covered reasons* listed below, we will reimburse you, less available *refunds*, up to the maximum benefit for trip curtailment coverage listed in *your Coverage Summary*, for the prorated portion of *your insured unused non-refundable trip payments and deposits*.

**IMPORTANT: You must notify all of your travel suppliers within 48 hours of discovering that you will need to interrupt your trip (this includes being advised to interrupt your trip by a doctor). If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 48-hour period, you must notify them as soon as you are able.**

### 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*;
  - 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 condition applies:
  - a. *Your policy* was purchased 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*.
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 49cm<sup>3</sup>;
- 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%

## 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](mailto: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.

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.