

Annual Travel Insurance

Insurance Product Information Document

Insurer: AWP P&C S.A., branch Bulgaria

Product: Annual Travel insurance „My MULTITRIP Smart 2401“

This information document provides a summary of the basic information about the product Annual travel insurance “My Multitrip Smart 2401“. Complete pre-contractual and contractual information is provided with the documents related to the insurance contract.

What is this type of insurance?

Annual travel insurance “My Multitrip Smart 2401” provides coverage for emergency medical assistance throughout your stay abroad, accident assistance and reimbursement of travel services in case of trip curtailment. The insurance benefits and limits are described in details in the Coverage summary of the product and the applicable documents part of the insurance contract.



What is insured ?

- ✓ Medical costs in case of an acute disease and emergency dental condition abroad;
- ✓ Medical repatriation due to medical reasons;
- ✓ Repatriation of remains or funeral abroad due to death;
- ✓ Return travel to the home country of dependants;
- ✓ Transport of a relative to the bedside of the insured abroad;
- ✓ Damage, loss or theft of personal luggage;
- ✓ Delayed luggage delivery abroad /more than 12 hours/;
- ✓ Trip curtailment expenses coverage;
- ✓ Transportation expenses due to a premature return home;
- ✓ Transportation expenses for onward travel;
- ✓ Expenses in case of necessary prolongation of the trip;
- ✓ Search and rescue activities abroad;
- ✓ Personal third-party liability abroad;
- ✓ Indemnification in case of permanent disability or death due to an accident abroad;
- ✓ Expenses in case of missed outbound flight from Bulgaria due to a proven delay of the transportation;
- ✓ Expenses in case of a delayed arrival at the home airport.



What the insurance does not cover?

- ✗ Events which are caused intentionally or by gross negligence of the insured person;
- ✗ Suicide or attempted suicide of the insured person;
- ✗ Health events with insured person which have already occurred or were expected to occur at the time of conclusion of the insurance contract, or respectively the start of the trip;
- ✗ Events which are incurred on the insured person as a result of use of alcohol, drugs or medications or due to postponement of a prescribed therapy;
- ✗ Events which are associated directly or indirectly with unrest, acts of war or terror of any kind, also events which are attributable directly or indirectly to natural disasters, seismic phenomena or environmental influences;
- ✗ Events which occur due to orders by the public authorities;
- ✗ Events which occur on trips undertaken or not immediately curtailed despite travel warnings by the Ministry of Foreign Affairs;
- ✗ Participation in extreme, high-risk sports and high-risk activities in general.



Are there any restrictions on cover?

- ! Medical costs for In-patient and out-patient treatment - up to 30 000 EUR / up to 500 EUR for dental emergency;
- ! Medical repatriation due to medical reasons – up to 50 000 EUR;
- ! Repatriation in case of death of the insured or funeral abroad - up to 5 000 EUR;
- ! Return travel expenses to the home country for dependants of the insured – up to 1 000 EUR;
- ! Transport expenses for a travel of a close relative to the bedside of the insured person abroad – up to 1 000 EUR;
- ! Damage/loss of luggage caused by the carrier, theft of luggage - up to 500 EUR;
- ! Expenses for essential items due to more than 12 hours luggage delivery delay at the final destination abroad - up to 100 EUR;
- ! Personal third-party liability insurance, in case of bodily injuries or property damages to third parties abroad – up to 7 500 EUR;
- ! Costs for search and rescue activities abroad – up to 5 000 EUR;
- ! Transportation expenses due to premature return home of the insured, due to trip curtailment abroad – up to 100 EUR;
- ! Expenses in case of necessary prolongation of the trip abroad – max. 50 EUR per day, up to 5 days;
- ! Expenses for pre-paid, but unused services, due to necessary trip curtailment abroad – up to 100 EUR;
- ! Transportation expenses for onward travel, after a necessary temporary trip interruption abroad – up to 100 EUR;
- ! Expenses in case of missed outbound flight from Bulgaria/delayed arrival to home airport – up to 500 EUR;
- ! Indemnification in case of permanent disability or death of the insured due to an accident abroad – up to 2 500 EUR;
- ! The annual policy shall apply for every trip within the insurance year with a maximum duration of 62 days per trip.



Where am I covered?

- ✓ As per the selected tariff, the insured person can benefit from medical coverage within Europe, incl. Russia, Turkey, Mediterranean and North Africa, or Worldwide excluding USA/Canada and Bulgaria;
- ✓ As per the selected tariff, the insured person can benefit from Trip curtailment coverage within Europe, incl. Russia, Turkey, Mediterranean and North Africa, including Bulgaria, or Worldwide excluding USA/Canada;
- ✓ No insurance coverage is provided for war zones, countries where active hostilities take place or countries listed as excluded by the insurer /ex. North Korea/.



What are my obligations?

In order to avoid canceling the policy or reducing insurance compensation, insured person must:

- ✓ **When concludes the policy:**
 - be responsible for the truthfulness, accuracy and completeness of the information and statements provided at the time of conclusion of the insurance contract;
 - provide the insurer with additional documents upon request;
 - pay the insurance premium indicated on the insurance policy.
- ✓ **When an insurance policy already in force:**
 - Notify the insurer as soon as possible for any changes and events that may have an effect on the insurance coverage.
- ✓ **If an insurance event occurrence:**
 - Notify the insurer about insurance claim in written after insurance event occurrence, send your notification of claim and original documents you have available according our General Terms and Conditions;
 - Inform the insurer if double insurance is available and whether the insured person has received compensations from another insurer for all or part of the amount of the damage.



When and how to pay?

- ✓ The insurance premium must be paid during the purchase of the policy and before the departure date;



When does the cover start and ends?

- ✓ The annual policy insured period starts on the next day following the conclusion of the policy or other selected date stated as beginning of the coverage and ends at 24:00 on the end date specified in the policy;
- ✓ The insurance does not cover trips exceeding 62 consecutive days;
- ✓ The insurance has to be concluded before the known departure from Bulgaria;



How do I cancel the contract?

- ✓ Multitrip annual insurance contract can be cancelled by the insured by sending a notice in written to the insurer. In case the policy is cancelled before the start of the insurance coverage, the full amount of the paid insurance premium will be reimbursed.
- ✓ In case of cancellation of an annual insurance contract where the coverage period has already started, the insured can cancel the policy by sending a notice in written to the insurer, in which case only that part of the insurance premium corresponding to the unexpired period shall be refunded, but only under the condition that no insurance event has occurred and no insurance claim is expected to be filed.