TRAVEL INSURANCE

Insurance Product Information Document

Insurance Company Allianz Partners (legal name being AWP P&C S.A., branch Bulgaria) offers travel insurance under the Allianz brand. AWP P&C S.A. – Branch Bulgaria is a company registered at the Bulgarian Authority for the Financial Markets (AFM) with UIC : 202091075 and authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

Product: My Travel Platinum

This document provides a summary of key information and doesn't take into consideration your specific demands and needs. Full pre-contractual information is provided in the insurance product's general conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

What type of insurance is this?

Our product is a short-term travel protection product and offers to travelers/individuals the following benefits: Travel Interruption Insurance, Baggage Insurance and Baggage Delay Insurance, Emergency Medical/Dental Expenses and Emergency Transportation Expenses, Travel Accident, Travel Liability.

What is insured?

Emergency Medical/Dental expenses and Emergency Transportation Coverage

Which events are insured?

✓ Illness, injury or medical condition during travel

What will be reimbursed?

✓ Costs for necessary (in- or out-patient) emergency treatment provided by a doctor or in a hospital
✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation

Sums insured:

Medical Repatriation: up to 50 000 € per person
Medical emergency treatment: up to 100 000 € per person
Dental emergency treatment: up to 500 € per person
Search, rescue and recovery: up to 20 000 € per person

Baggage Insurance and Baggage Delay Insurance

Which events are insured?

✓ Damage / theft / loss of luggage
✓ Baggage delay by at least 12 hours

What will be reimbursed?

✓ Current value of lost or destroyed articles
✓ Necessary repair costs for damaged articles

Sums insured:

Baggage Insurance: up to 2 000 € per person
Baggage Delay Insurance: up to 400 € per person

Trip Interruption

Which events are insured?

Completion of your travel as scheduled is not possible or cannot be expected due to (e.g.):

✓ Serious accidental injury
✓ Unexpected serious illness that did not exist prior to taking out the insurance

What will be reimbursed?

✓ Prorated insured unused non-refundable trip costs
✓ Necessary transportation/travel expenses to continue the trip or return home
✓ Additional accommodation/public transportation expenses if extended stay is necessary (up to 50 € /day for a max. of 5 days)

Sum insured: up to 2 500 € per person

Travel Liability Insurance

Which events are insured?

✓ Damage you caused to a third party or their property while on your trip

What will be reimbursed?

✓ Costs legally required to be paid to the third party.

Sum insured: up to 12 500 € per person

What is not insured?

Applicable to all covers

✗ Events for which liability may fall on the trip organizer
✗ No coverage after the maximum trip duration according to your certificate of insurance

Trip Interruption

✗ Illnesses that were last treated prior to taking out the insurance
✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Emergency Medical/Dental expenses and Emergency Transportation Coverage

✗ Medically prescribed treatments which you knew to be necessary prior to taking out the insurance or which you must have anticipated given the circumstances known to you
✗ Examinations or medical care due to the loss of or damage to hearing aids, dentures, eyeglasses and contact lenses

Baggage Insurance and Baggage Delay Insurance

✗ Tickets, (travel) documents, cash and credit cards, medical supplies
✗ Losses caused by forgetting or losing articles
✗ Delays of less than 12 hours

Travel Liability Insurance

✗ Liability claims among and between insured persons travelling together
✗ Loss of or damage to articles belonging to third parties, which you have hired or borrowed; Exception: damage to rented rooms. Furniture and fittings, however, are not insured.

Travel Accident Insurance

✗ Accidents caused by alcohol or drugs abuse while performing physical activities within the range of your profession

Are there any restrictions on cover?

! War or acts of war
! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
! Terrorist events, except when and to the extent that terrorist events are expressly referenced in the insured covers.
! Your intentional self-harm or if you attempt or commit suicide
! Pre-existing medical conditions that were diagnosed or treated before policy purchase date
! An epidemic or pandemic, except when and to the extent that an epidemic or pandemic is expressly referenced in the insured covers
! Air, water or other pollution
! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
! Expenses incurred without the prior approval of our Assistance Department
! The cost of treatment or care not resulting from a medical emergency

Travel Accident Insurance

Which events are insured?

✓ An accident during your trip resulting in your permanent invalidity or death.

What will be reimbursed?

✓ Payment corresponding to the degree of your permanent disability or death

Sum insured: up to 20 000 € per person

! The consumption of alcohol or drugs not medically prescribed

! Participation in a professional competition or a dangerous sport

Where am I covered?

✓ You are covered in the country(ies) of destination incl. transit countries, except where providing coverage would violate any applicable law or regulation (including any economic/trade sanction or embargo).

What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim

When and how do I pay?

Premium is paid at the time of the travel insurance subscription, by the means of payment accepted at the time of the purchase.

When does the cover start and end?

The other covers stated in the insurance policy start on the date of the trip departure and end on the trip return date as indicated in the insurance policy. The travel insurance provides no cover after the maximum trip duration according to your certificate of insurance.

How do I cancel the contract?

The insurance contract ends at the agreed point in time. You do not have to cancel. You can revoke the insurance policy if it does not meet your needs within the time limits specified bellow. The 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 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.

In the above case, please email to office.bg@allianz.com to ask for the policy cancellation.

Please note that the cancellation of the policy is not possible if you have made a claim or started the journey.