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Product: Comprehensive Annual Multi Trip Travel Insurance - Bronze

This document provides a summary of key information about the Allianz Partners Bronze level annual multi trip comprehensive travel insurance product and doesn't take into consideration your specific demands and needs. Full pre-contractual information is provided in the insurance product's policy terms and conditions. Upon purchase you will receive the contractual information with details of your travel insurance cover. To be fully informed, please read them carefully.

What is this type of insurance?

Our product is travel insurance to cover you for multiple individual trips during a 12-month period for various events such as: medical emergencies, delayed or missed departures, cancelling or cutting short your trip and delayed or stolen baggage.

What is insured?

✓ Trip Cancellation

Commencement of travel as scheduled is not possible or cannot be expected due to a specific covered reason.

What will be reimbursed?

Cancellation fees that cannot be recovered from anywhere else, if travel has to be cancelled before your trip starts.

Sum insured: €1,000 per person.

✓ Trip Interruption

Completion of your travel as scheduled is not possible or cannot be expected due to a specific covered reason.

What will be reimbursed?

- The cost of non-refundable, unused trip expenses;
- Necessary additional transportation expenses if you need to return home earlier or later than planned; or
- Additional accommodation (up to €75/day)/public transportation expenses if extension of the trip is necessary.

Sum insured: €1,000 per person.

✓ Travel Delay

Delay of a travel carrier by at least 4 hours.

- Reimbursement of additional expenses for meals, accommodation, communication and local transportation up to €50 for each complete 24 hours that you are delayed. A limit of €25 applies per 24-hour period if receipts cannot be provided.

You are delayed due to a specific covered reason, resulting in you missing your departure.

- Reimbursement of necessary additional transportation expenses to either continue your trip or return home.

Sum insured: €300 per person.

✓ Baggage and Baggage Delay

- Damage / theft or loss of baggage; or
- Baggage delayed by at least 12 hours (outbound journey only).

What will be reimbursed?

The value of lost or destroyed items after a deduction for age and wear; the necessary repair costs for damaged items; or the cost of purchasing emergency essential replacement items.

Sums insured:

Baggage Insurance: up to €1,000 per person (a limit of €200 applies to high value items).

Baggage Delay Insurance: up to €150 per person (a €50 limit applies if receipts cannot be provided).

✓ Emergency Medical/Dental Expenses Abroad and Emergency Transportation

Your illness, injury or death during travel.

What will be reimbursed?

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

Sum insured: up to €1 Million per person (dental cover is limited to €250, search and rescue costs are limited to €1,000).

✓ Personal Liability

The costs you are legally liable for following damage you cause to a third party or their property during your trip.

Sum insured: up to €1 Million.

What is not insured?

Applicable to all covers

- ✗ Events for which liability may fall on the trip organiser or travel company, including delays for reasons of air safety or overbooking.
- ✗ The cost of any insurance premiums.
- ✗ Any coverage after the maximum of 30 consecutive days of travel.
- ✗ Something that happened or was known about before the trip was booked or the insurance was purchased, whichever was later.
- ✗ Existing illnesses that were present and/or were treated within 180 days prior to taking out this insurance.

Trip Cancellation and Trip Interruption

- ✗ Costs for any part of a trip that has been booked to take place after the maximum 30 consecutive days of travel.
- ✗ The policy excess of €100 per person.

Travel Delay

- ✗ Strikes that were already announced at the time the insurance was purchased or the trip was booked, whichever was later.

Baggage and Baggage Delay

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies.
- ✗ Baggage delays of less than 12 hours.
- ✗ The policy excess of €100 per incident for Baggage cover.

Emergency Medical/Dental Expenses and Emergency Transportation Expenses

- ✗ Medically prescribed treatments which you knew to be necessary prior to commencement of travel 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, spectacles and contact lenses.
- ✗ The policy excess of €100 per person.

Personal Liability

- ✗ Any amounts you agree to pay without our prior consent.
- ✗ The policy excess of €100 per incident.

Travel Accident

- ✗ Any temporary injury or disablement.
- ✗ Claims related to any medical condition that is gradually getting worse or is degenerative in nature.

✓ **Travel Accident**

A lump sum payment if you suffer death or a permanent disability as a result of a travel accident during your trip.

Sum insured: up to €10,000.

✓ **Travel Assistance**

Help in obtaining information about your destination and services whilst in your location during a trip.



Are there any restrictions on cover?

- ! War (declared or undeclared) 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.
- ! Your policy contains a limit on the age of the insured people and certain covers may be restricted according to age. You must not be older than 65 on the date your policy starts.
- ! Your intentional self-harm or if you attempt or commit suicide.
- ! An epidemic or pandemic, except as expressly referenced in the insured covers.
- ! Local health situations, pollution, meteorological or climate events, except when and to the extent that meteorological or climate events are expressly referenced in the insured covers.
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers.
- ! Inpatient medical expenses incurred without the prior approval of our Assistance Department.
- ! The cost of treatment or care not resulting from a medical emergency.
- ! Your use of illegal drugs, or prescription drugs that were not medically prescribed for your use or have not been used as prescribed.
- ! The consumption or abuse of alcohol or legal drugs to the extent that your judgement becomes impaired.
- ! Participation in a professional or high-risk sport or leisure activity.



Where am I covered?

- ✓ You can choose the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown in your certificate of insurance.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Department of Foreign Affairs (DFA) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details, visit www.dfa.ie/travel/travel-advice/



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.
- Provide the insurer with supporting documents when requested.
- Read the policy documentation carefully to ensure that it provides the cover needed and that you understand all applicable terms and conditions.
- Pay the premium as detailed in the policy.

Once the policy is in effect

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

In the event of a claim

- Contact the insurer to make the claim as soon as possible after an event arises, in accordance with the terms and conditions and provide the insurer with all supporting documents enabling them to process the claim.
- Inform the insurer in case of dual insurance and tell the insurer if you have received payment from another insurer as part of the claim for all or part of the claim and provide all supporting documents requested.
- Inform the insurer in case of dual insurance and tell the insurer if you have received payment from any other source for all or part of the claim.



When and how do I pay?

You will need to pay your premium in full for cover to apply. All cover will end if you do not pay the premium in full or if the policy is cancelled. You can pay the premium using one of the payment options given to you by the person who sold you this insurance.



When does the cover start and end?

The cancellation cover starts from the date of purchase of the policy and ends on the date of the trip departure.

The other covers stated in the insurance policy start on the date of the trip departure and end on the trip return date.

The travel insurance cannot cover trips exceeding 30 consecutive days.



How do I cancel the contract?

You have 14 days, from the date of receiving your policy documents, to make sure the insurance meets your needs.

If you want to cancel the contract during this 14-day period, you should contact us by calling +353 1 619 3681 or email contract.awpeurope@allianz.com

We will refund your premium in full, as long as you have not travelled or made a claim and you do not intend to make a claim.

You can choose to cancel your policy after this 14-day period but no refund of your premium will be made.