

# TRAVEL INSURANCE

Insurance Product Information Document

Insurance Company: AWP P&C S.A.

Product: Cruise Gold

Allianz 

Global Assistance

AWP P&C S.A. – Greek branch, trading as Allianz Global Assistance (10, Premetis street, Agios Dimitrios, 173 42, Attica) with corporate registration number 124252501001 and Tax Identification number 098118029, operates in Greece in the form of a legally established branch.

This document provides a summary of key information about the insurance product “Cruise Gold” and doesn’t take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product’s general and specific 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 the following benefits: Travel Cancellation Insurance, Travel Interruption Insurance, Travel Delay Insurance, Baggage Insurance, Emergency Medical Expenses and Emergency Transportation Expenses, Third Party Liability.



### WHAT IS INSURED?

#### Trip Cancellation

##### Which events are insured?

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

- ✓ Unexpected serious illness that was not existing or treated prior to taking out the insurance or booking the travel
- ✓ Traffic accident

##### What will be reimbursed?

- ✓ Cancellation fees if travel has to be cancelled

Sum insured: up to 2.000€ per insured

#### Travel Delay

##### Which events are insured?

- ✓ Delay of the travel carrier by at least 3 hours

##### What will be reimbursed?

- ✓ Necessary transportation expenses to either help you reach your destination or return home
- ✓ Additional expenses for meals, accommodation, communication, and local transportation

Sum insured: 100€ per insured/per day up to a maximum of 2 days

#### Emergency Medical 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) treatment provided by a doctor or in a hospital
- ✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation

##### Sums insured:

Medical emergency treatment: up to 100.000€ per insured

Emergency Transportation which includes the following: up to 100.000€

-Emergency Evacuation

-Medical Repatriation

-Return of Dependents

-Transport to bedside: up to 750€

-Repatriation of Remains

-Search, rescue and recovery: up to 5.000€ per insured

#### Baggage Insurance

##### Which events are insured?

- ✓ Damage / theft of luggage

##### What will be reimbursed?

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

##### Sums insured:

Baggage Insurance: up to 700€ per insured

#### 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



### WHAT IS NOT INSURED?

#### Applicable to all covers

- ✗ Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking
- ✗ No coverage after the maximum of 60 consecutive days of travel

#### Trip Cancellation and Trip Interruption

- ✗ Existing illnesses that were treated prior to taking out the insurance or respectively to booking travel (cancellation) or commencing travel (interruption)
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

#### Travel delay

- ✗ Strike that was already announced at the time the insurance was purchased

#### Emergency Medical expenses and Emergency Transportation Coverage

- ✗ 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, eyeglasses and contact lenses

#### Baggage Insurance

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies
- ✗ Losses caused by forgetting or losing articles

#### Third Party Liability

- ✗ Damage to a third party's property that is under your legal custody or control
- ✗ Bodily injury, death or property damage to a family member, cohabitant, traveling companion, employee



### 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 intentional self-harm or if you attempt or commit suicide
- ! Non-stabilized pre-existing medical conditions that were diagnosed or treated before policy purchase date
- ! An epidemic or pandemic otherwise expressly referenced in the insured covers
- ! Pollution, meteorological or climate events
- ! 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

- ✓ Unexpected serious illness that were not existing or treated prior to taking out the insurance or commencement of travel

What will be reimbursed?

- ✓ Prorated costs of the insured travel services booked but unused at the destination
- ✓ Necessary transportation/travel expenses to continue the trip or return home
- ✓ Additional accommodation/public transportation expenses if prolongation of the trip is necessary (up to 200€/day for a max. of 5 days per insured)

**Third Party Liability**

Which events are insured?

The insured's negligent/accidental act that results in a legal claim against him for:

- ✓ Bodily injury/Death of a third party
- ✓ Material damage to a third party's property

What will be reimbursed?

- ✓ Compensation for material damage and bodily injury to a third party following a legal claim
- ✓ Expenses for legal defense

Sum insured: up to 2.000€ per insured

- ! The cost of treatment or care not resulting from a medical emergency
- ! The consumption of alcohol or drugs not medically prescribed
- ! Participation in a professional or dangerous sport



**WHERE AM I COVERED?**

- ✓ Cancellation is covered before the trip starts which is usually in the country of residence of the insured.
- ✓ The insured is 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 contract being cancelled and claims being reduced or refused, the insured must:**

**When taking out this insurance contract**

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

**Once the insurance contract 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 himself and his 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 the insured has 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 cancellation cover starts from the date of purchase the insurance policy and ends on the date of the trip departure indicated in the insurance policy.

The other covers stated in the insurance contract start on the date of the trip departure and end on the trip return date as indicated in the insurance policy. The travel insurance cannot cover trips exceeding 60 consecutive days.



**HOW DO I CANCEL THE CONTRACT?**

The insurance contract ends at the agreed point in time. You do not have to cancel.

The insured can cancel the insurance contract in the first 14 days following the purchase of the insurance contract if it does not meet his needs.

In the above case, please email [travel@allianz-assistance.gr](mailto:travel@allianz-assistance.gr) to ask for the contract cancellation.

Please note that the cancellation of the contract is not possible if the insured has made a claim or started his journey.