

company under Maltese law, with head office at Malta, approved by the MFSA (number C 52394) and the FSMA (number 2787)

All Risk / All Risk Extension annual cancellation Insurance

Disclaimer: This information document gives an overview of the principal covers and exclusions of this insurance. It is not adjusted to your specific individual needs, and the information contained in this document is not exhaustive. Please consult the precontractual and contractual documents relating to the insurance product for full information about the rights and obligations of the contract parties, including the covers and exclusions.

What type of insurance is this?

The ALL RISK / ALL RISK EXTENSION annual cancellation insurance is an insurance contract according to which the insurer reimburses the costs caused by the cancellation of a holiday trip or the rental agreement for holiday accommodations due to circumstances occurring after the insurance policy was subscribed and the trip was booked.



What is insured ?*

- ✓ Illness and accident of relatives up to the 3rd degree, that occurred after the policy was subscribed
- ✓ Stable medical condition and consequences of an accident of relatives up to the 3rd degree, that occurred before the policy was subscribed
- ✓ Positive PCR test before departure
- ✓ Death of relatives up to the 3rd degree
- ✓ Pregnancy & unforeseen complications of pregnancy
- ✓ Dismissal, cancellation of leave, new job, resit
- ✓ Divorce or separation
- ✓ Early return for urgent reasons or postponed departure
- ✓ Any other personal and verifiable reasons for cancellation such as unstable illness
- ✓ Expenses incurred due to quarantine at the destination

Who is insured ?

- ✓ Travellers who are indicated as "beneficiaries" in the specific terms and conditions of the agreement and who have their place of residence in a member state of the European Union or in Switzerland.



What is not insured?*

- ✗ Events that directly or indirectly lead to the cancellation of the trip and that were known to the insured on the registration date.
- ✗ The insured does not feel like travelling.
- ✗ Cancellations due to non-specified, materially intangible or non-verifiable reasons not substantiated by supporting documents.
- ✗ Costs already covered by third parties (e.g. public authorities, travel organisation, airline, ...).
- ✗ Costs relating to quarantine if the country of destination imposes a quarantine on all people entering the country and the insured was not informed of this on the registration date.

*** For a complete overview and a detailed description of the coverage, the limits and the exclusions we refer to the general terms and conditions.**



Are there any limitations in the coverage ?

- ! Min. 30 days between subscription date of the policy and the departure date of the trip
- ! Annual contract Family = max. 6 family members with the same primary residence
- ! Holiday/stay in Belgium with min. 1 booked night and a value that exceeds 150 EUR
- ! Holiday/stay abroad with min. 2 booked night and a value that exceeds 150 EUR
- ! Reimbursement ALL RISK: limited to max. 12.500 EUR for all insured parties combined per trip and with max. 2.500 EUR per person per trip and never exceeding the total contractual cost of cancellation or modification
- ! Reimbursement ALL RISK EXTENSION: limited to max. 25.000 EUR for all insured parties combined per trip and with max. 5.000 EUR per person per trip and never exceeding the total contractual cost of cancellation or modification
- ! Termination of the annual contract is not allowed.



Where am I insured?

- ✓ Worldwide, with a minimum of 1 night spent



What are my obligations?

Obligations upon registration:

- provide us with honest, accurate and full information.

Obligations during the term of the agreement:

- report any change in the insured risk (e.g. number of people covered, destination, amount to be insured...).

Obligations in case of an incident:

- the insured shall make all reasonable efforts to minimise cancellation or modification costs; more specifically they will inform the tour operator as soon as something happens that may be a reason to cancel, modify or interrupt the trip;
- the insured shall file the insurance claim online on <https://claims.tui.be>



When and how do I have to pay?

You will pay the premium when you register for the insurance. Payment is possible by bank transfer or with a credit card.

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When does the coverage start and end?

The coverage starts upon payment of the premium after you have registered for this insurance product. The duration of the agreement is 1 year. The start date and the term of the insurance are mentioned in the specific terms and conditions.



How can I terminate my contract?

The agreement can be terminated by one of the parties at the latest 3 months before the annual expiry date. The agreement then ends on the annual expiry date. If no notice is given in time, the policy will be tacitly renewed in accordance with the specific terms and conditions.

Yearly travel insurance

Product Information sheet Europ Assistance Belgium

Product: TUI Yearly Contract

Disclaimer: This document is not tailored to your specific individual needs and the information and obligations in this document are not exhaustive. For all additional information regarding the rights and obligations of the insurance company and the insured person, please consult the precontractual and contractual documentation of the selected insurance product.

What type of insurance is this?

This yearly insurance enables you to get help in case of disease, accidental bodily injury or decease of yourself, your insured family members or those family members who stayed at home. You can take out this insurance for yourself, for your partner and/or your children provided that they live under your roof.



What is covered?*

- ✓ Assistance to people in case of disease, accidental bodily injury, decease, natural disasters while on a trip. We arrange and reimburse the transportation back home of the sick or injured person and of another insured person as a companion. In specific cases the extended stay or the return of other insured people will be covered.
- ✓ Visitor at the hospital if you are hospitalised during your trip without companions.
- ✓ Reimbursement of the medical costs paid abroad up to a maximum of 1,000,000 EUR.
- ✓ Reimbursement of the tracking cost in case of a skiing accident on or off-piste up to a maximum of 10,000 EUR.
- ✓ Early return due to the decease or hospitalisation in your country of residence of a family member or due to serious damage to your home.
- ✓ Bicycle assistance in case of breakdown or theft and provision of a replacement bicycle.

Who is insured?

- ✓ Every individual signing a yearly contract with TUI and mentioned by name in the special terms and conditions.

**For a complete overview of the coverage, the upper limits and exclusions we refer to the general terms and conditions.*



What is not covered?*

BASIC COVERAGE

- ✗ Anything that is not explicitly covered in the general terms and conditions;
- ✗ Events due to terrorism or alcohol or drug abuse;
- ✗ Glasses, contact lenses, medical equipment;
- ✗ Any costs for diagnoses and treatments not recognised by the RIZIV/INAMI.
- ✗ Medical conditions, their aggravation or relapse in case the condition was known before departure
- ✗ Attempted suicide
- ✗ Repatriation for a medical condition that can be treated locally and does not impede the continuation of the trip.



Are there limitations to the coverage?

- ! If the insured person is not affiliated with the national health insurance or has not paid the contribution, the reimbursement of medical costs will be limited to maximum 2,500 EUR;
- ! The duration of the warranty is limited to assistance abroad (people and vehicle) up to 3 consecutive months.
- ! Accidents outside the marked ski-pistes are covered if the insured person is accompanied by an instructor of a certified organisation for off-piste ski tours.



Where am I insured?

BASIC COVERAGE:

- ✓ Worldwide except in those countries that are not stated in the general terms and conditions and countries that are in a state of (civil) war or where the public security is disrupted to such an extent that the execution of assistance is impeded. For a complete overview of the coverage we refer to the general terms and conditions.
- ✓ Are excluded: countries, regions or territories for which the government of the country of residence has issued a general travel ban or for which it has banned travel for any reason other than an essential journey. Are also excluded, the countries of destination which have issued an entry ban for the nationals of the country/countries of which the beneficiaries of this contract have the nationality.



What are my obligations?

Obligations at the signature of the insurance contract:

- provide us with honest, accurate and complete information.

Obligations during the course of the contract:

- Communicate any changes to the insured risk (e.g. number of individuals covered, destination of the trip, ...)

Obligations in case of a claim:

- if you are ill or injured, you must first call on the help of local emergency services and subsequently communicate the contact details of the attending physician to us;
- then consult with us as soon as possible, before taking any measures regarding the claim;
- inform us of any coverage taken out with another insurer that covers partially or entirely the same risks;
- provide us with the original receipts of the guaranteed expenses;
- provide us with the unused transportation tickets in case we have paid for your repatriation.



When and how should I pay?

You pay the premium every year to TUI. You will be sent a payment request. Payment can be done by bank transfer, debit or credit card.

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When does the coverage start and end?

The start date and duration of the insurance are mentioned in the special terms and conditions. The duration of the contract is one year, and it will be automatically renewed for one year, subject to protest of either party.



How can I end my contract? You can cancel the insurance contract at least three months before the yearly renewal date. You can do so by registered mail, by writ or by handing a cancellation letter against proof of receipt.