

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

## All Risk temporary 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 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 3<sup>rd</sup> degree, that occurred after the policy was subscribed
- ✓ Stable medical condition and consequences of an accident of relatives up to the 3<sup>rd</sup> degree, that occurred before the policy was subscribed
- ✓ Positive PCR test before departure
- ✓ Death of relatives up to the 3<sup>rd</sup> 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 ?**

- ! Adding the Platinum temporary cancellation insurance or upgrading the Platinum cancellation insurance to All Risk is permitted until 7 days after having made the booking, provided that the booking date is more than 57 days prior to the date of departure. Obviously, the extended coverage only applies to events that occurred after the upgrade. Coverage is not possible for event that already occurred or with regard to which there are indications that they will occur (increased risk).
- ! Cancellation of the temporary cancellation insurance is not permitted.



## **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 while booking your trip, either via the TUI website or via a travel agency. Payment is possible by bank transfer or with a credit card.

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## **When does the coverage start and end?**

The coverage is temporary and starts upon payment of the premium after you have registered for this insurance product and ends on the departure date of the trip. The start date and the term of the insurance are mentioned in the specific terms and conditions.



## **How can I terminate my contract?**

The insurance contract cannot be terminated prematurely but ends automatically on the date mentioned in the specific terms and conditions.

# Temporary travel insurance

Product Information sheet Europ Assistance Belgium

## Product: TUI holidays by air

**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 insurance enables you to get help in case of disease, accident or decease of yourself, your insured travel companions or family members who stayed at home. This insurance also offers coverage for damages suffered due to the theft of or damage to your luggage. This insurance covers one particular trip.



### What is covered?\*

- ✓ Transportation/repatriation and accompaniment of the ill or injured person in case of disease, accidental bodily injury, decease, after contact with local emergency services (ambulance, doctor,...);
- ✓ Location and rescue costs up to 10,000 EUR for all insured individuals together;
- ✓ Reimbursement of medical costs up to a maximum of 100,000 EUR in Europe and 1,000,000 EUR elsewhere in the world;
- ✓ Reimbursement of 6,200 EUR follow-up care in the country of residence after an accident abroad.
- ✓ Assistance in case of decease in the country of residence or abroad;
- ✓ Return and accompaniment of children, grandchildren and great-grandchildren who travel with you in case you cannot take care of them for medical reasons;
- ✓ Visitor at the hospital if you are hospitalised abroad during your trip without companions;
- ✓ Early return in case of theft or serious damage to your home, serious disease, accident or decease of your life partner or a family member up to the second degree;
- ✓ Sending at our expense of prescribed glasses, prostheses or medication that you cannot find locally;
- ✓ Damage suffered during a trip as a consequence of theft or damage to all or part of the travel goods up to a maximum amount of 1,250 EUR per trip;
- ✓ If you do not receive your checked luggage within 12 hours after arrival of your scheduled flight in any airport outside your country of residence, we will reimburse up to an amount of 250 EUR for expenses made at the place of destination for essential clothing items and necessities, before the luggage is delivered;

### Who is insured?

- ✓ All individuals who book a trip with TUI and whose name is mentioned on the order form

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



### What is not covered?\*

- ✗ Anything that is not explicitly covered in the general terms and conditions;
- ✗ Meals and drinks;
- ✗ Terrorism, nuclear incident;
- ✗ Pregnancy (+28 weeks) for travel by plane, except with written approval of the (attending) gynaecologist and confirmed by the airline concerned (in view of the well-being of the mother and the unborn child);
- ✗ Medical conditions, their aggravation or relapse in case the condition was known before departure;
- ✗ Attempted suicide;
- ✗ Disorders and events due to alcohol (1.2 gr/l) or drug abuse are excluded;
- ✗ A declared or non-declared war, or any act resulting from it;
- ✗ Luggage confiscated or claimed by customs agents or any other government authority;



### Are there limitations to the coverage?

- ! If the insured person is not affiliated with the national health insurance or has not paid the contribution, Europ Assistance will cover the medical costs up to 2,500 EUR;
- ! Every luggage item is individually insured up to a maximum of 30% of the total amount insured;
- ! Theft of luggage that is left without supervision in a public place;
- ! Luggage transported in a vehicle is only covered against damage and loss due to theft with visible signs of break-in, committed between 6 a.m. and 10 p.m., if it was kept out of sight in the boot - separated from the passenger compartment - of a completely locked vehicle;
- ! Luggage in a hotel room or holiday home is only covered against damage due to fire, explosion or water damage and theft with visible signs of break-in.
- ! Luggage under your supervision as well as objects and clothing worn on the body are only insured against damage due to fire, explosion, forces of nature or robbery with physical violence.



## **Where am I insured?**

### BASIC COVERAGE:

- ✓ Worldwide except in those countries or regions that are in a state of civil war or international war, or where security is uncertain due to revolt, rebellion, public disorder, restrictions in the free movement of people and goods, strikes or other causes of force majeure or unforeseen events that hinder the execution of our contractual obligations or where countries are subjected to international sanctions. Europ Assistance follows the recommendations of the Ministry of Foreign Affairs. For a complete overview 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 in case of a claim:

- Call us or have us informed as soon as possible and answer our questions correctly;
- Provide us with detailed information on any other insurances that cover the same subject and the same risks;
- Provide us with the original proof of your guaranteed expenses or give us a death certificate and medical certificates;
- Provide us with the proof of your declaration of theft to the authorities;
- Provide us with the unused transportation tickets in case we have paid for your repatriation;
- Provide us with the original invoices of purchase of your stolen, lost or damaged luggage and personal belongings and the invoice for repairs or a certificate of non-repair in case of partial destruction of your luggage or personal belongings;



## **When and how should I pay?**

You pay the premium when you take out the option travel assistance on the TUI website or through a travel agency while you are booking your TUI trip. Payment can be done by debit or credit card. The option for extension of the limits for luggage can only be taken out at Zaventem airport.

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## **When does the coverage start and end?**

The policy takes effect as soon as you leave your house to go on the insured trip and ends when you have returned to your house.



## **How can I end my contract?** The insurance contract cannot be ended prematurely but will end automatically on the return date

mentioned on the order form of your trip.