

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.