

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 (1/11/23)

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 3rd degree, that occurred after the policy was subscribed;
- ✓ Illness and consequences of an accident of relatives up to the 3rd degree, that occurred before the policy was subscribed;
- ✓ Death of relatives up to the 3rd degree;
- ✓ Pregnancy & unforeseen complications of pregnancy;
- ✓ Dismissal, cancellation of leave, new job, resit;
- ✓ Divorce or separation;
- ✓ A move of a family member up to the first degree to a retirement home or senior citizens' centre;
- ✓ The unforeseen closure of the day care;
- ✓ Other personal and verifiable reasons for cancellation such as unstable illness (subject to presentation of supporting documents);
- ✓ Early return for urgent reasons or postponed departure;

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, Norway and Iceland.



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 ,...);
- ✗ Cancellation due to the financial insolvency of the insured party;

* 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 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, Bancontact or by credit card.

You will pay the premium when Pats NV sends you an offer with payment instructions. Payment is possible by bank transfer.

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When does the coverage start and end?

The insurance contract takes effect upon signing the insurance and travel contract and:

- 1) is terminated upon the start of the trip in case of cancelling the trip
- 2) until the end of the return trip in the travel contract in case of early interruption during the trip.



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.