

Temporary cancellation insurance

Insurance Product Information Document

Advent Insurance PCC Limited - Absolut Cell

company under Maltese law, with head office at Malta, approved by the MFSA (number C 52394) under the supervision of the NBB, avenue de Berlaimont 3, 1000 Brussels

Product: 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 (01/08/2024)

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 the insured or relatives up to the 3rd degree, that occurred after the policy was subscribed;
- ✓ Illness and consequences of an accident of the insured or relatives up to the 3rd degree, that occurred before the policy was subscribed;
- ✓ Death of the insured or relatives up to the 3rd degree;
- ✓ Pregnancy & unforeseen complications of pregnancy;
- ✓ Dismissal, cancellation of leave, new job, resit;
- ✓ Divorce or separation;
- ✓ Significant material damage to property;
- ✓ Total loss of the private vehicle for a car holiday not earlier than one week before the departure date
- ✓ 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 "insured parties" 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 or 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, tour operator ,...);
- ✗ Cancellation due to the financial insolvency of the insured party;



Are there any limitations in the coverage?

- ! For a trip or stay already booked, insurance can no longer be taken out within 30 days before the start of the trip.
- ! The amount that can be insured is the travel sum with a maximum insured amount of EUR 15.000 per insured.

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



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. change of address, number of insured persons,...).

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 pay the premium when you receive from Trustravel / PATS NV an offer proposal with payment invitation. Payment is possible by bank transfer.



When does the coverage start and end?

The insurance contract takes effect upon signing the insurance contract and where coverage starts upon payment of the premium and runs:

- 1) upon the start of the trip, as specified in the travel contract, 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.

When the contract is underwritten for more than 29 days, the insurance policyholder has the option to cancel the contract by registered letter within 14 days of confirmation by the insurer of the receipt of the insurance application or the pre-signed policy or after completing the agreement online.