

# 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.

2



## **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.