

Temporary travel insurance

Insurance Product Information Document

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Product : TUI Flight Holidays with luggage extension cover

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. (ref:01/2024)

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,...);
- ✓ Search and rescue costs
- ✓ Reimbursement of medical costs
- ✓ 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;
- ✓ You have the possibility to insure your luggage for a heigher amount by subscribing a temporary extension to cover the difference between the value of your luggage and the basic cover:
- ✓ 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;

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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 insured?*

- ✗ 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;
- ✗ Medical check-ups, health treatments, vaccines



Are there any restrictions on cover ?

- ! 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.
- ! Damage incurred to your luggage during a trip as a result of theft or damage to all or part of the travel goods up to the maximum amount of EUR 1,250 per trip
- ! Reimbursement of medical expenses up to EUR 6,200 in Belgium, EUR 100,000 in Europe and EUR 1,000,000 elsewhere in the world;
- ! Search and rescue costs up to EUR 10,000 for all insured persons together;
- ! Clothes and other essentials up to EUR 250;
- ! Luggage:
 - Extension +1000: max. 2.250€
 - Extension +2000: max. 3.250€
 - Extension +3000: max. 4.250€
 - Extension +4000: max. 5.250€



Where am I covered ??

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?

Underwriting commitments

- To give us honest, accurate and complete information

Commitments during the term of the contract

- To inform us of any changes to the insured risk.

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 do 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.



When does the cover 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 do I cancel the contract?

The insurance contract cannot be ended prematurely but will end automatically on the return date mentioned on the order form of your trip.

If the contract is taken out for more than 29 days, the policyholder may cancel the contract by registered letter within 14 days of the insurer's acknowledgement of receipt of the application for insurance or the pre-signed policy