

## Travel Insurance

### Insurance Product Information Document

Company: AWP P&C Hellas AE

Product: Globy Classic & Cancellation

AWP P&C SA has its registered office at 10 Premetis Str., Agios Dimitrios, Athens, Zip: 17 342 and operates in Greece as a legally established branch

**This document does not substitute the required by the applicable law pre-contractual information, nor the insurance contract and its Terms and Conditions.**

### What is this type of insurance ?

#### Travel Insurance for trips up to 90 days



#### What is insured?

- ✓ Up to 30.000 € for Medical & Hospitalization Expenses
- ✓ All Expenses for Medical Repatriation
- ✓ All Expenses for the Repatriation of the Family of the Insured
- ✓ All Expenses for the Repatriation of the Insured's remains
- ✓ Up to 750 € for Tickets for Emergency Return
- ✓ Up to 350 € for Loss/Theft/Damaged Luggage
- ✓ Up to 100 € for Items of First Need in Case of Luggage Delay
- ✓ Up to 1.000 € Cash for Emergency Situation (payment in full within 30 days)
- ✓ Up to 30.000 € for Death or Incapability as a Consequence of Accident
- ✓ Up to 10.000 € for Travel Cancellation as a Consequence of Sudden Illness or Accident



#### What is not insured ?

- ✗ Purchase of Insurance after Check-In
- ✗ Sudden Illness for Insurers over 70 years old
- ✗ Pre-existing Incidents, Illness, Accidents
- ✗ Trips longer than 90 days
- ✗ Natural Disasters, War, Terrorism



#### Are there any restrictions on cover ?

- ! 75 € Excess for Medical & Hospitalization Expenses
- ! Non-Organized Trips to mainland of Asia and of Africa
- ! The insurer is exempt from the obligation to insure, if the event of the insured case is due to deceit or severe negligence.
- ! Participation in hazardous activities, sports or competitions
- ! Manual labor



### Where am I covered ?

✓ Worldwide, with the exception of destinations not covered by the insurance company due to travel directives or the insurance company has chosen not to cover



### What are my obligations ?

**To avoid the policy's cancellation and the claim's refusal, the insured must:**

- When taking out this policy
  - provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
  - provide the insurer with supporting documents when requested;
  - pay the premium as detailed in the policy
- Once the policy is in effect
  - the insured must inform the insurer, within fourteen (14) days of any changes that arise and that may affect the cover
- In the event of a claim
  - the insured must contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim.



### When and how do I pay ?

The insurance policy must be issued and the premium paid before the start of the trip  
Payment can be made either by deposit/transfer to a bank account or with cash or with the use of credit/debit card.



### When does the cover start and end ?

The Cancellation Cover is in effect from the issue date  
The Cancellation Cover expires upon check-in  
The remaining coverage of this product begins with the departure for the trip  
The remaining coverage is completed when returning to the permanent residence  
For one way trips, the cover is valid for 24 hours



### How do I cancel the contract ?

Within 14 days of the issue date of the policy as long as the trip has not begun and there is no intention of filing a claim.