

# TRAVEL INSURANCE

Insurance Product Information Document

Insurance Company: AWP P&C S.A.



Product: Cancellation Travel Insurance

AWP P&C S.A. – Greek branch, trading as Mondial Assistance (10, Premetis street, Agios Dimitrios, 173 42, Attica) with corporate registration number 124252501001 and Tax Identification number 098118029, operates in Greece in the form of a legally established branch.

This document provides a summary of key information about the insurance product “Cancellation Travel Insurance” and doesn’t take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product’s general and specific conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

## What type of insurance is this?

Our product is a short-term travel protection product and offers to travelers the following benefits: Travel Cancellation Insurance.



### WHAT IS INSURED?

#### Trip Cancellation

Which events are insured?

Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):

✓ Unexpected serious illness that was not existing or treated prior to taking out the insurance or booking the travel

✓ Traffic accident

What will be reimbursed?

✓ Cancellation fees if travel has to be cancelled

Sum insured: up to 10.000€ per insured



### WHAT IS NOT INSURED?

#### Applicable to all covers

✗ Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking

#### Trip Cancellation

✗ Existing illnesses prior to taking out the insurance or respectively to booking travel

✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area



### ARE THERE ANY RESTRICTIONS ON COVER?

- ! War (declared or undeclared) or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
- ! Terrorist events
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non-stabilized pre-existing medical conditions that were diagnosed or treated before policy purchase date
- ! An epidemic or pandemic otherwise expressly referenced in the insured covers
- ! Pollution, meteorological or climate events
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! The consumption of alcohol or drugs not medically prescribed
- ! Participation in a professional or dangerous sport



### WHERE AM I COVERED?

- ✓ Cancellation is covered before the trip starts which is usually in the country of residence of the insured



## WHAT ARE MY OBLIGATIONS?

**To avoid the contract being cancelled and claims being reduced or refused, the insured must:**

### **When taking out this insurance contract**

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the insurance contract;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the insurance policy;
- Read the contract documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

### **Once the insurance contract is in effect**

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect himself and his property against accident, injury, loss and damage and to minimize any claim.

### **In the event of a claim**

- 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;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.



## WHEN AND HOW DO I PAY?

Premium is paid at the time of the travel insurance subscription, by the means of payment accepted at the time of the purchase.



## WHEN DOES THE COVER START AND END?

The cancellation cover starts from the date of purchase the insurance policy and ends on the date of the trip departure indicated in the insurance policy.



## HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed point in time. You do not have to cancel.

The insured can cancel the insurance contract in the first 14 days following the purchase of the insurance contract if it does not meet his needs.

In the above case, please email [globy@mondial-assistance.gr](mailto:globy@mondial-assistance.gr) to ask for the contract cancellation.

Please note that the cancellation of the contract is not possible if the insured has made a claim or started his journey.