

Travel Insurance

Insurance product fact-sheet

Company: Allianz-Tiriac Asigurări S.A., registered in Romania and authorized by ASF under no. 17/10.04.2003

Product: My Travel

This document aims to provide information to our clients by summing up the most significant aspects of the insurance product. Please, fully read the terms and conditions of the insurance product included in the Benefits Guide of the product, as well as all the pre-contractual and contractual documentation made available by Allianz-Tiriac Asigurari S.A.

What type of insurance is described below?

My Travel Insurance offered by Allianz-Tiriac Asigurări is a facultative insurance product intended for individual persons travelling abroad for touristic, educational or working purposes, with or without practice of recreational sports. This insurance is designed for a single trip and can be concluded individually or for a maximum 10 persons group. The Policyowner can be a physical or legal person.



What is covered?

The Product is composed of three insurance packages structured as presented below:

Confort Package:

✓ Medical Insurance:

Sum Insured options: 30,000 euro / 50,000 euro

Included coverages:

- ✓ Medical expenses consequence of a medical emergency incurred for ambulatory medical care, ambulance transport, transfer to a specialty clinic at a medical doctor's request, hospitalization and/or emergency surgical interventions
- ✓ diagnostic procedures, medication and medical supplies ordered or prescribed by a medical doctor
- ✓ emergency dental treatment to relieve acute pain
- ✓ Repatriation expenses of the Insured incurred as a result of a medical emergency or the repatriation of the dead body of the Insured as a consequence of the death by any cause (including the transportation expenses for a family member or a close person, to assist at the repatriation of the Insured dead body), in the limit of 10,000 euro
- ✓ Medical expenses in consequence of an acute episode of a pre-existing condition, in the limit of 2,000 euro
- ✓ Financial protection that can be activated as a consequence of an accident (including: fixing or replaxing prosthesis, wheel chair, except for vision correction devices, repatriation of the minor children or the family in case of an accident, the visit of a relative person from the country to the hospitalised abroad Insured), in the maximum limit of 1,000 euro
- ✓ Assistance services that can be activated as a consequence of an accident, in which are covered the saving and recovery and expenses related to the medical transportation in case of emergency for the Insured with specialised services (including aerial ambulance, if necessary); cover for expenses needed for restoration of the lost documents – in the maximum limit of 5,000 euro

Extra Package - include coverages and limits mentioned in the Confort Package, and supplementary:

- ✓ **Personal Accidents Insurance**
- ✓ Sum Insured options: 2,000 euro / 5,000 euro
- ✓ Death and/or permanent invalidity

Max Package - include coverages and limits mentioned in the Extra Package, and supplementary:



What is not covered?

Medical Insurance

- ✗ Engaging in activities that are either dangerous or require physical effort
- ✗ Practising dangerous sports or hobbies
- ✗ Medical services provided outside the covered territoriality or without connection with an emergency situation
- ✗ Medical expenses done after the return or repatriation in Romania or in the Residence country

Personal Accidents Insurance

- ✗ Any kind of diseases – professions, infectious, nervous, aso

Luggage Insurance

- ✗ Value papers, documents, electronic equipments, aso

Third Party Liability Insurance

- ✗ Claims about own body injuries
- ✗ Cover of impunities of all kind, criminal court expenses

- ✗ Other situations mentioned in the Benetifs Guide

- ✓ **Luggage Insurance**
- ✓ Sum Insured options: 500 euro / 1,000 euro
- ✓ Destruction, damage or disappearance of the luggage
- ✓ **Third Party Liability Insurance**
- ✓ Sum Insured options: 5,000 euro / 10,000 euro
- ✓ Bodily and/or material damages caused to third parties



Are there any coverage restrictions?

Medical Insurance

- ! Events caused by war, terrorism acts or domestic unrest
- ! Alcohol consumption, hallucinogenic and/or pharmaceutical substances, not recommended by a medical doctor
- ! Medical expenses connected to diagnosis and/or treatment of cancer, HIV infection, AIDS
- ! Medical expenses for routine examinations or general examinations or checkups
- ! Medical expenses connected to childbirth, medical examination or treatment specific to pregnancy

Personal Accidents Insurance

- ! Poisoning or intoxication, except the situation in which they were generated by an accident

Luggage Insurance

- ! Deterioration, destruction or disappearance of luggage that is left without supervision
- ! Risks caused by confiscation, expropriation, nationalization aso

Third Party Liability Insurance

- ! Claims made by the husband/wife under the law
- ! Claims for damages to the value papers, collections, paintings, sculptures, aso
- ! Other restrictions (exclusions) mentioned in the Benefits Guide

Note:

- Can benefit of insurance any person, without age limitation
- The complete and detailed description of the coverages and the sums insured is included in the Benefits Guide



Where am I covered?

Options

- ✓ All countries except USA, Canada, Romania and the Insured's country of residence
- ✓ All countries except Romania and the Insured's country of residence



What are my duties?

At the conclusions and for the whole duration of the insurance contract:

- Paying the insurance premium in advance and in full and keeping the payment record
- Providing full and accurate statements in the insurance contract documentation
- Providing the valid mobile phone number and e-mail address, declared by the Policyowner and permanent actualization of the data, and communication to Allianz Tiriac Asigurari S.A. of any contact data changes.

After risk insured occurrence:

- In case of a risk insured occurrence, obey the procedure described in the Benefits Guide
- Providing information and documents requested by Allianz Tiriac Asigurari S.A. and/or the Assistance Company
- Preventing the occurrence of an insured risk and, in case of insured risk occurrence, taking measures to limit further consequences
- Observing the medical treatment and doctor's prescription in order to speed up recovery
- In case of occurrence of the risks insured from Luggage Insurance and/or Third Party Liability Insurance, to announce the competent institutions in maximum 24 h from the date of the event ascertainment/producing.



When and how do I pay?

- The contracted insurance premium is paid in full at contract conclusion using the method of payment made available by Allianz-Tiriac, respectively the online payment.



When does the insurance cover begins and ends?

Coverage begins:

- on the date specified in the insurance policy, after crossing the Romanian state border, under the condition of the insurance premium payment
- two hours after policy issuance, if the travel start date is the same as the issuance date
- after the lapse of 7 calendar days counted from the day following policy issuance and payment of contracted premium, if the Insured is not on Romanian territory at the time of contract conclusion.

Coverage ends:

- at 24:00 hours of the last day of the period of insurance specified in the insurance policy or earlier, in case the Policyholder requires the contract termination
- at the Insurer's initiative according to the Benefits Guide, legal provisions or international sanctions stipulations
- on the date when the sum of reimbursements / insurance indemnities paid under the insurance contract equals the sum insured

Note: The insurance contract can be concluded for a duration of maximum 1 year, for a trip with the duration between 2 and 365 days.



How can I terminate / cancel the contract?

- By cancellation request with written notification from the Insured, if until the request date no risk insured or any claim was notified
- If the cancellation takes place before the insurance contract effective date the contracted premium is fully refunded.
- After the insurance contract effective date, no premium refund is accepted
- The cancellation notification can be done in writing to Allianz Tiriac Asigurari S.A. at the email address info@allianztiriac.ro or to the Call Center Allianz Tiriac Asigurari at InfoLine 0212019100
-

Note: Please refer to the Benefits Guide for the refund of premium in case of contract termination / cancellation.