

# TRIP CANCELLATION INSURANCE

## Insurance Product Information Document



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**Product:** „Trip Cancellation” Insurance

The complete pre-contractual and contractual information about the insurance product is subject of the General Terms and Conditions for the Trip Cancellation Insurance, the concluded insurance policy and related documents, deemed an integral part of the insurance contract.

### What is this type of insurance?

This insurance product is intended for individuals up to 85 years of age, who are going to travel on the territory of the Republic of Bulgaria or abroad. The insurance contract can be individual or group.



#### What is insured?

The Insurer covers risks that have occurred due to reasons described in details in the General Terms and Conditions of the insurance, which were unforeseeable at the time of conclusion of the insurance contract and have occurred within the insurance period irrespective of the will of the insured person.

##### „Trip Cancellation“:

- The Insurer shall refund the part of the insured basic travel expenses, which is deducted as a fee or penalty due to cancellation of booking and shall not be subject to refund by the tour operator, carrier, hotelier or other parties.
- In case of cancellation of a ticket for regular transport, the Insurer shall refund the costs for the ticket revalidation or the part of the ticket value, which shall not be subject to refund by the carrier.

„Trip curtailment“ in case of arrival with a delay of more than 24 hours or in case of early termination of the trip:

- The Insurer shall cover this part of the basic travel expenses insured that corresponds to the value of tourist services, booked and paid before start of the trip, which were not used due to the shorter stay.

**The limit of liability** depends on the value of the basic travel expenses insured and is determined in aggregate for all insured persons.



#### What is NOT insured?

Cancellation, curtailment or extension of a trip due to:

- x events, occurred outside the period of the insurance coverage;
- x lack of or untimely made and/or paid reservation;
- x events and circumstances that are not explicitly stated in the General Terms and Conditions as a reason for occurrence of an insurance event;
- x non-fulfillment or incorrect fulfillment of the conditions under a contract for tourist service by the insured person and / or by the provider of the tourist service;
- x chronic or past illnesses, except in cases explicitly described in the General Terms and Conditions;
- x migraine, multiple sclerosis, cirrhosis, epilepsy, osteoporosis, malignancies, congenital anomalies and diseases;
- x events occurred while the insured person has used or is under the influence of alcohol, narcotics, doping;
- x The Insurer does not owe compensation for this part of the expenses for which there is no payment document or written confirmation of the event occurred by the provider of the service, including the type and value of the expenses which are subject to refund by him.
- x Other exclusions described in the General Terms and Conditions of the insurance.

Against additional premium paid You could add to the basic coverage:

#### „Trip extension“:

- In case of extension of the stay by more than 24 hours after the end of the trip, the Insurer shall cover the incurred extraordinary travel expenses up to the limit determined under the insurance contract for the respective type of expenses.

**The limit** of liability for the additional coverage is determined for one insured person.



#### Are there any restrictions on cover?

! The insurance contract can be concluded up to 5 days from the trip booking, provided that there are not less than 5 days left until the beginning of the trip and not less than 10 days when risks related to "Covid-19 " are covered. In case that more than 5 days from the booking have elapsed, the conclusion of an insurance contract is allowed, provided that there are at least 29 days left until the beginning of the trip, and the insurance coverage starts 10 days after the conclusion of the insurance contract.



#### Where am I covered?

The insurance is valid for trips on the territory of the Republic of Bulgaria and abroad.



#### What are my obligations?

- To provide correct information about the trip (period, destination, price, etc.).
- You should notify the Insurer in writing as soon as possible, but not later than 5 working days of finding out about the event as well as the provider of the tourist service (tour operator, carrier, hotelier, event organizer or others) responsible for the reservation, the costs of which are insured under Your insurance contract and shall request:
  - revalidation of the reservation to a later date if this is possible as per the circumstances or cancellation of reservation and refund of paid sums;
  - written document containing the exact sum, which is deducted due to the revalidation, cancellation or curtailment of the reservation and shall not be refunded.
- Depending on the type of the event occurred (theft of personal documents, damage to real estate, transport accident etc.) You should notify the relevant competent authorities immediately after finding out about it and request document from them confirming the event as well as the reasons for its occurrence.
- When You claim, You must provide us with all the necessary documents.



#### When and how do I pay?

The insurance premium is paid as a lump sum prior to the start date of the insurance contract. The full amount due can be paid in cash or by bank transfer, in advance.



#### When does the cover start and end?

The insurance cover starts on the date and time stated in the policy, in case the insurance premium due is paid and terminates on the day and time indicated as an end or with the return of the insured person from the trip, whichever occurs first.

In regards to risk „Trip cancellation“ the insurance coverage is terminated with the beginning of the trip or at 24.00 on the day indicated as a beginning of the trip, whichever occurs first.



#### How do I cancel the contract?

You may terminate the contract before its entry into force (the commencing date of the policy) by written notice to the Insurer.