

# Travel Insurance

## Insurance Product Information Document

Inter Partner Assistance SA, directly and through its branches (and any AXA group companies IPA appoint), will provide and administer the Benefits and Services available under this policy. Inter Partner Assistance SA an insurance company regulated and authorised by the National Bank of Belgium, under number 0487, with registered office at 7 Boulevard du Régent, 1000 Brussels, and Company number 0415.591.055. Inter Partner Assistance SA is authorised by the National Bank of Belgium in Belgium and is regulated by the Bank of Greece for conduct of business rules.

**Company:** Inter Partner Assistance SA

**Product:** Etihad - FlySafe

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents.

### What is this type of insurance?

Travel insurance provides protection against losses typically suffered whilst on holiday. This policy provides cover for multiple holidays taken within a year period. Each trip must not last longer than the trip limit stated in the travel insurance certificate.



#### What is insured?

##### Baggage Delay - up to 100 €

- ✓ for the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 6 hours of your arrival.

##### Baggage - up to 840 €

- ✓ For the accidental loss of, theft of or damage to baggage and valuables.

##### Cancellation - Under 65 years old up to 850 €/ From 65 to 79 years old up to 250 €

- ✓ if cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the following changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later:
  - Unforeseen illness, injury, complication of pregnancy or death of you, a close relative or any person with whom you are travelling or staying during your trip.

##### Medical emergency and repatriation expenses - Under 65 years old up to 42200 €/ From 65 to 79 years old up to 29600 €

- ✓ for costs incurred outside your country of residence for all reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

##### Missed Departure - up to 130 €

- ✓ for additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or connecting flights outside the country of residence.

##### Personal Liability - up to 42200 €

- ✓ Up to the amount shown in the benefit table, against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a trip outside of the country



#### What is not insured?

##### Baggage Delay

- ✗ Claims which do not relate to your outward journey on a trip outside of your country of residence.

##### Baggage

- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.

##### Cancellation

- ✗ Any costs for cancellation or curtailment of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ill person, stating that it was necessary for you to cancel and prevented you from travelling or return to your country of residence due to bodily injury or illness.

##### Medical emergency and repatriation expenses

- ✗ Any claim arising directly or indirectly from any pre-existing medical condition.

##### Missed Departure

- ✗ Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.

##### Personal Liability

Compensation or legal costs arising from:

- ✗ Liability which has been assumed by you which would not apply had you not agreed to take on the liability.



#### Are there any restrictions on cover?

- ! Any pre-existing medical conditions.
- ! Your travel to a country, specific area or event when the Ministry of Foreign Affairs of the Hellenic Republic or a regulatory authority in a country to/from which you are travelling has advised against all travel.
- ! Any claim within the country of residence.
- ! The maximum age limit for benefits in EMERGENCY MEDICAL AND REPATRIATION EXPENSES and benefits related to a medical

of residence in respect of accidental:

- Bodily injury, death, illness or disease to any person who is not in your employment or who is not a relative, close relative or member of your household.

condition in CANCELLATION or CURTAILMENT is 79 years inclusive.



## Where am I covered?

- ✓ Trips to all countries worldwide are covered.

**Please note:** Any trips to a country, specific area or event when the Ministry of Foreign Affairs of the Hellenic Republic or a regulatory authority in a country to/from which you are travelling has advised against all travel are not covered.



## What are my obligations?

- You must comply with our Important Health Requirements.
- You must take all reasonable care and precautions prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



## When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



## When does the cover start and end?

The period of the trip, not exceeding the period shown on the travel insurance certificate. Cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip. The duration of any trip may not exceed 90 consecutive days.

### Extension to the period of insurance

The period of cover is automatically extended for the period of the delay in the event that your return to your country of residence is unavoidably delayed due to covered event.

**Please note:** any trip that had already begun when you purchased this insurance will not be covered.



## How do I cancel the contract?

### STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (new business) by writing to or calling us at the address or number shown on your travel insurance certificate during the Cancellation period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any Cancellations after this 14 day period will not be refunded.

### CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time after the Cancellation period by writing to us at the address shown on your travel insurance certificate. If you cancel after the Cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.