

# Travel Insurance



## Insurance Product Information Document

Company: AIG Europe S.A. (Finland Branch)

Product: Multi Risk Travel Insurance, Gold/Europe 102-4440

AIG Europe S.A. Finland branch (register number: 2922692-7), Kasarmikatu 44, 00130 Helsinki. AIG Europe S.A. Finland branch is a local branch of the international insurance organization AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue John F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>.

This document provides a summary of the key information relating to the Multi Risk Travel Insurance and does not replace the insurance terms and conditions. Complete pre-contractual and contractual information is provided in the insurance terms and conditions and the policy certificate.

### What is this type of insurance?

Multi Risk Travel Insurance is a single trip travel insurance that provides protection for various risks encountered when travelling, e.g. travel-time illness and accident, trip cancellation and interruption, loss of or damage to personal luggage.



#### What is insured?

##### Medical expenses due to travel-time illness or travel accident

- ✓ Medical expenses for travel-time illness or accident  
*Sum insured: 400 000€, excess 50€*
- ✓ Acute toothache during travel  
*Sum insured: € 200*
- ✓ Repatriation to Estonia due to travel-time illness or travel accident  
*Sum insured: no upper limit*
- ✓ Travel expenses of hospitalized insured's next of kin  
*Sum insured: travel and accommodation expenses for 1 person, max 5 days. Excess €50.*
- ✓ Repatriation expenses of a child travelling with the insured  
*Sum insured: up to € 10 000*
- ✓ Repatriation of remains  
*Sum insured: up to € 30 000*
- ✓ Accidental death  
*Sum insured: € 10 000 (child under 16 years of age: € 5 000)*
- ✓ Total permanent disability due to accidental injury  
*Sum insured: € 10 000 (child under 16 years of age: € 5 000)*

##### Trip cancellation and trip interruption

- ✓ Trip cancellation  
*Sum insured: up to € 1948*
- ✓ Trip interruption  
*Sum insured: up to € 1948*

##### Missed departure and trip delay

- ✓ Missed departure  
*Sum insured: up to € 1000*
- ✓ Compensation for delayed departure  
*Sum insured: after 6 hours of delay, 25€/h up to maximum of € 500*
- ✓ Abandonment of the trip



#### What is not insured?

- ✗ Medical expenses in relation to any illness which symptoms manifested before the start of the trip or which was being investigated before the start of the trip even if the illness is diagnosed during the trip.
- ✗ Medical expenses in case prior to the trip the insured refused treatment for an illness or injury or if treatment was discontinued.
- ✗ Medical expenses arising due to sport and other activities referred to in the policy certificate or any licensed competitive sports.
- ✗ Medical expenses relating to pregnancy or childbirth after the 28th week of pregnancy or examinations related to pregnancy.
- ✗ Expenses due to trip cancellation if insured does not want to travel or if the cause of cancellation (including pregnancy) has occurred before the insurance period or before the trip was booked.
- ✗ Expenses due to trip cancellation, if insured fails to obtain required vaccinations, visas or passport.
- ✗ Damage to spectacles or other personal aid equipment, work tools or property or items that were rented or borrowed or any costs arising from misuse or unauthorized use thereof.
- ✗ Damage due to normal use, losing or forgetting items, or damage caused by officials.



#### Are there any restrictions on cover?

- ! Available only to persons under 80 years of age.
- ! Available only to permanent residents of Estonia having an Estonian ID code.
- ! Valid for trips in Estonia only if the insured stays overnight for at least two nights in a pre-booked and paid accommodation establishment outside the insured's home town.
- ! Annual reduction might be deducted from the value of the compensated item. Repair of damaged item is always preferred, if reasonable.

Sum insured: after 48 hours of delay, up to € 1948

#### Luggage

- ✓ Damage to luggage during the trip  
Sum insured: up to € 1278, excess € 30
- ✓ Valuable items are covered up to overall limit of 300€ (200€ max for one item)
- ✓ Necessities in case of delayed luggage  
Sum insured: after 6 hours of delay, € 250

#### Legal aid and personal liability cover

- ✓ Legal aid  
Sum insured: up to € 10 000
- ✓ Personal liability  
Sum insured: up to € 100 000

#### Additional covers

*Please refer your policy certificate what covers you have purchased. These covers are only included if you have chosen them and paid additional premium.*

#### Winter Sport Cover

- ✓ Medical expenses for travel accident caused by winter sports  
Sum insured; € 400 000, excess €50
- ✓ Winter sport equipment  
Sum insured €600, excess € 100
- ✓ Slope closure  
Sum insured: travel expenses €20/24h, up to €250 or €30/24h, up to 250 if insured cannot ski
- ✓ Avalanche cover  
Sum insured: € 320
- ✓ Ski equipment hire  
Sum insured €25/24h, up to €150

#### Golf Cover

- ✓ Golf equipment  
Sum insured; € 2 000, excess €100
- ✓ Gold equipment hire  
Sum insured: € 50/day, up to €300
- ✓ Green fee cover  
Sum insured: €50/day, up to € 300

#### Personal Business Cover:

- ✓ Business equipment  
Sum insured; € 1 000, excess €100
- ✓ Business money  
Sum insured: €500

#### Replacing staff

Sum insured: €1 500

#### Additional covers

*Please refer your policy certificate what covers you have purchased. These covers are only included if you have chosen them and paid additional premium.*

#### Trip Cancellation Cover for Natural disaster, bankruptcy, strike or interruption of work

Insurance will cover for cancelled trip if it is necessary and reasonable to cancel the trip if the final international departure from Estonia by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to a strike, interruption of work, bankruptcy or the occurrence of a natural catastrophe.

- ✓ Trip cancellation  
Sum insured: €2000
- ✓ Additional expenses: delay in departure  
Sum insured: €100
- ✓ Additional cost for re-arranging departure  
Sum insured: €200
- ✓ Additional cost: stranded on an international connection  
Sum insured: €150/24h, up to 5 days (€750)
- ✓ Additional cost: stranded on return journey  
Sum insured: €150/24h, up to 5 days (€750)
- ✓ Additional cost: travel expenses to home  
Sum insured: € 2 000
- ✓ Additional parking cost  
Sum insured: €50/24h, up to €250
- ✓ Additional kennel or cattery fees  
Sum insured: €50/24h, up to €250



#### **Where am I covered?**

- ✓ Insurance is valid all over the world, except for travel in, to or through the following countries: Cuba, Iran, Syria, North Korea or Crimea region.



### What are my obligations?

- Read through the insurance terms and conditions and insurance product information document. Keep the policy certificate, which will be sent to you by e-mail, safe.
- Be careful and follow the luggage safety regulations and always aim to prevent damage and minimize the scope of damage.
- When submitting a claim, provide AIG with all relevant documentation and original receipts. In case of flight delays, report from the airline is required. In case of luggage claims, the reclamation made to the airline, tour operator or hotel and/or offence report to the police is required.



### When and how do I pay?

Insurance premium is collected by IIZI Kindlustusmaakler AS.



### When does the cover start and end?

The insurance cover is valid for the time period specified in the policy certificate. Trip cancellation cover starts once the insurance contract has been concluded and the insurance premium has been paid. Trip cancellation cover ends once the insured has departed from the insured's home, workplace, place of study or another place of departure. The insurance cover for all other types of coverage starts once the insured departs from his/her home, workplace, place of study or another place of departure and ends once the insured returns home or to workplace, place of study or another place of departure.



### How do I cancel the contract?

The contract cannot be terminated if the insurance period is shorter than 30 days. If the insurance period is longer than 30 days, the contract can be cancelled in writing before the start of the trip. In such case AIG will return the insurance premium to the insured.

The written cancellation notice must be sent to:

AIG Europe S.A.

Nimekast 7024

14002 Tallinn, Estonia

E-mail:

[aig@transcom-estonia.ee](mailto:aig@transcom-estonia.ee)