

Travel Insurance



Insurance Product Information Document

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

Product: Multi Risk Travel Insurance, Gold/Worldwide 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: 600 000€, 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 € 1500
- ✓ Compensation for trip delay
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; € 600 000, 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