

Multi-Risk Travel Insurance

Insurance Product Information Document



Insurer: AIG Europe S.A. (Ireland Branch)

Product: Qatar Airways Multi-Risk Travel Insurance

This document is for your information only and gives you a brief overview of the main contents of your insurance. You will find the complete information in your contract documents (insurance certificate and general terms and conditions). Please read all the documents so that you are fully informed.

Which type of insurance is this?

We offer travel insurance. With this policy we offer you insurance cover and services in the event of damage and emergencies **on your journey, especially abroad.**



What is insured?

In the event of a loss event or emergency, we cover the costs and provide services in particular:

- ✓ **Trip cancellation:** we reimburse the contractual cancellation costs e.g. due to death, unexpected serious illness, pregnancy or professional redundancy.
- ✓ **Curtailment:** we provide compensation for cancelled travel services, e.g. due to unexpected serious illness, accident or considerable damage to property.
- ✓ **Travel interruption:** we reimburse additional costs for unused connecting flights and subsequent travel costs.
- ✓ **Missed departure:** we reimburse extra costs for travel to the airport.
- ✓ **Flight delay:** we reimburse board and lodging costs for flights delayed by more than 6 hours.
- ✓ **Baggage:** we will reimburse you for the necessary repair costs or the current value of the baggage, e.g. in the event of loss, theft, transport accident or damage. We will reimburse you for the necessary replacement purchases for baggage delivered late (by more than 6 hours).
- ✓ **Travel health and accident insurance abroad:** we reimburse the costs of medically necessary medical treatment, emergency treatment costs, hospital fees, patient transport during your trip.
- ✓ **Travel Accident Insurance abroad:** Death / Disability Benefit.
- ✓ **Hijack und Kidnapping.**
- ✓ **Robbery.**
- ✓ **Posting of a bail following a traffic accident.**
- ✓ **Travel assistance and emergency assistance.**
- ✓ **Assistance services before and after departure.**

What will be compensated?

- ✓ For the reimbursement of costs, maximum sums of compensation shall apply in each case. If we only arrange service providers or take over an organisation for you, we will not



What is not insured?

- ✗ **Insurance cover only exists for Germany residents and not for persons with residence outside Germany.**
- ✗ Damage caused intentionally by the insured person.
- ✗ There is no comprehensive health, accident or personal liability insurance cover.
- ✗ In the event of trip cancellation: damage to property caused by fire, explosion, natural disasters or intentional criminal acts of a third party are only insured if the damage is substantial or if the presence of the insured person is necessary for the purpose of investigation.
- ✗ For baggage: wear and tear.
- ✗ The amounts of the agreed deductibles for each insurance case must be borne by the insured person.
- ✗ No compensation will be paid if the loss can be claimed under another insurance contract (exception: death and disability benefit under accident insurance).
- ✗ No insurance cover exists for planned or current travel to, within or through Cuba, Iran, North Korea, Syria or the Crimean region.



Are there any coverage restrictions?

Not all foreseeable cases are insured. Excluded from the insurance cover are for example:

- ! Insurance cover only exists for Germany residents and not for persons with residence outside Germany.
- ! Losses, which originate in strike, civil commotion, border closures and acts of war, epidemics or other acts of a higher authority.
- ! Any claims from civil unrest, blockades, strikes or industrial action of any kind, as far as these were publicly known at the time of the booking.
- ! Damages due to events that were to be

pay any compensation. Details can be found in your contract documents.

- ✓ If insured items are damaged, we will reimburse the necessary repair costs. Otherwise, the insurance value shall be the amount required to procure new items of the same type and quality, reduced by an amount corresponding to the current condition of the items.

What is the sum insured?

- ✓ The sum insured will be agreed with you in the insurance contract. It shall correspond to the full agreed travel price, including brokerage fees incurred at the time of booking.

expected at the time of booking.

- ! Pre-existing conditions/illnesses known before the conclusion of the insurance or such diseases which, according to the circumstances, have occurred as a psychological reaction to e.g. an act of terrorism, civil unrest, war events or fear of such events.
- ! Accidents caused by mental or consciousness disorders or which occur to the insured person as a result of him deliberately consuming drugs or not using drugs as prescribed.
- ! Certain sports activities (for the list of sports activities which are insured, please refer to the sports and activities list within the insurance conditions).
- ! Claims resulting from travelling to a country or region which the Department of Foreign Affairs advised against before departure (applies to medical and other expenses and private accident insurance).



Where am I insured?

- ✓ Insurance cover exists for all travel worldwide. No insurance cover exists within this insurance for planned or current travel to, within or through Cuba, Iran, North Korea, Syria or the Crimean region.



What are my obligations?

If an insured event has occurred, you have a number of obligations that you must meet. These include:

- You must answer all questions in the application form truthfully and completely.
- You are obliged to notify us immediately of any changes to your permanent place of residence.
- You must notify us immediately of any insured event (Tel.: +49 (0) 69 97 113 998); E-mail: DE.travelclaims@AIG.com), and to inform us completely and truthfully about the facts of the case.
- Measures offered and possible to you to avert and mitigate the damage must be taken. Please understand that you must do everything in your power to ascertain the facts of the case. Damages caused by criminal acts must be reported to the responsible authorities/police station.



When and how do I pay?

The premium is due immediately after conclusion of the insurance contract. The payment of the premium is described in the invoice which is provided to you at the time of booking.



When does the cover begin and when does it end?

The insurance policy states when the insurance commences. For travel cancellation insurance, the insurance coverage begins with the conclusion of the insurance contract for the booked trip and ends with the start of the trip. In all other insurance components, insurance cover begins at the agreed time, at the earliest on commencement of the insured trip and ends at the agreed time, but at the latest on completion of the insured trip. The prerequisite is that you have paid the insurance premium in full.



How can I cancel the contract?

Insurance cover is provided for the duration of the period stated in the insurance policy if the premium has been fully paid on time. For individual travel insurance contracts, the following applies: travel up to 90 days is insured. All insurance contracts expire automatically and do not require cancellation.