



Product: <Product Name DE/EN>

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Product Information Sheet

The following table gives you a preliminary overview of the insured benefits for your Travel Guard® travel insurance. However this information is not complete and final. We recommend that you read through the General Conditions of Insurance AVB-QA 2018 here you can find the precise terms of the insurance coverage and of the exclusions.

1. Insurance Provider

Insurance company and risk carrier is
AIG Europe Limited, Direktion für Deutschland
Neue Mainzer Straße 46 – 50
D-60311 Frankfurt am Main

2. Overview of your chosen insurance benefits

This is temporary travel insurance valid for a single trip. Scope of the coverage is defined by the chosen product. The chosen product is shown on the certificate.

	Benefits	Reimbursable Costs / sums insured
A	Travel Cancellation	Flight cancellation costs; deductible 20%, min €25 per person
B	Travel Curtailment	Additional costs for return-journey; deductible 20%, min €25 per person
C	Break of Journey	Additional costs for catching up to €5.000 per Person
D	Missed Departure	Additional costs to get to the airport; up to €600 per Person
E	Flight Delay	Hotel and refreshment costs; per person and hour up to €150 (up to €800 per person and claim), deductible €50 per Person
F	Baggage Delay	up to €150 per person, deductible €50 per person

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	Benefits	Reimbursable Costs / sums insured
G	Personal Belongings and Baggage Including: Single article limit/pair or set of items limit Including: Valuables and electronic/other equipment limit	Loss, theft or damage of baggage; up to €2.000 per person (max. €200 per item/set/pair and €250 for electrical devices and valuable goods); deductible €50 per person
H	Travel Health Insurance	Unlimited Medical expenses abroad Unlimited Repatriation costs Burial abroad/transportation expenses in the event of death up to €30.000 Deducible in each cast €100 per person
I	Travel Accident	Death (€30.000) Invalidity (up to €30.000)
J	Hijack and Kidnapping	€400 per person and day, max €12.000 per claim
K	Mugging	up to €1.000
L	Emergency Assistance during your trip	Bail Bond up to €3.000 Lost Travel documents up to €1.000 Advanced payment for legal fees up to €15.000 Hospital day cash at full stationary treatment per person and day €50, max. €4.000 per claim
M	Travel-Assistance	Country information, immunization requirements. Location of consular

Covered is:

Flight Cancellation / Trip Curtailment

Insurance for the flight cancellation costs or additional costs of the return journey, if you are not able to start or complete your trip as scheduled due to an insured event. Examples for an insured event are unexpected serious illness, serious accident, pregnancy (complications or diagnosis after flight booking).

Travel Health Insurance

Cover for medically necessary costs for treatments due to illness or accident, which occur within the period of insurance and during your stay abroad. Refundable are for example costs for medical treatment (in-patient and out-patient) or for prescribed medication. Further costs for medically advisable repatriation are covered.

Travel-Accident

The sum insured can be claimed, if the insured's physical or mental capacity is permanently impaired (disability) as a result of an accident during the insured trip. As examples for disability: permanent limitations in movement,



paralysis or amputation. The compensation will amount to the percentage of the sum insured for compensation corresponding to the degree of disability.

Baggage

Cover for personal property of travel requirements. Compensation is paid when the carried luggage is lost or damaged due to punishable acts (e.g., burglary, theft), accident of the used means of transportation (e.g., traffic accident), fire, and acts of god (e.g., flooding). Further compensation is paid when checked-in luggage is lost or damaged while in the care of the transportation company, a hospitality company, or a luggage storage facility.

Please see the General Conditions of Insurance AVB-QA 2018 for definitions, conditions for claims and exclusions for above types of benefits.

3. What is not covered?

For all benefits

- Travel to, within or through Cuba, Iran, North-Korea, Syria or the Crimea Region.
- Claims that originate from a strike, civil unrest, closing of borders, acts of war or other sovereign acts and epidemics.
- Loss or damage deliberately caused by the insured person.
- Nor does any insurance cover exist if you are listed in official government and/or police databases as a suspect terrorist, member of a terrorist organisation, drugs dealer or dealer of nuclear, chemical or biological weapons.

Flight Cancellation / Trip Curtailment

- You are travelling against the advice of a medical practitioner

Travel Health Insurance

- Illnesses existing at the time of booking travel and their consequences, illnesses treated in the last six months prior to the commencement of the insurance cover including their consequences. The same limitations of cover apply in respect of consequences of accidents.

Travel-Accident

- Accidents due to mental disorders or unconsciousness
- Accidents suffered by the insured due to the intentionally/illegally use of drugs or the improper use of drugs

Baggage

- Losses resulting from the natural or faulty condition as well as wear and tear
- Losses caused by leaving behind, losing, misplacing, dropping, leaving

This list is not exhaustive. Further information on the restriction of the insurance cover can be found in the attached General Conditions of Insurance AVB-QA 2018.

4. Total price of the insurance

Please see the insurance certificate for total price of the insurance. The premium set out in this includes the currently valid insurance tax of 19 %. No fees or other costs will be billed to you

5. Payment, settlement and mode of payment of the premium

The premium is due immediately upon purchase of insurance and the issuance of the certificate of insurance. The premium will be debited to the agreed account after conclusion of the contract. If the policyholder does not pay the single premium in time, AIG Europe Limited can withdraw from the policy as long as due amount has not been settled. AIG Europe Limited cannot withdraw if the policyholder proves that he is not responsible for the non-payment.

If the premium is not yet paid at the time of occurrence of the insured event, the Insurer is exempt from the obligation to make payment, unless the policyholder is not responsible for the non-payment.



This list is not exhaustive. Please see the General Conditions of Insurance AVB-QA 2018 for further information concerning the nature, scope, due date and settlement of our performance.

6. What obligations do you have in the event of a claim and what happens if you breach these obligations?

In the event of a claim you are required to avoid unnecessary costs and to keep the loss as low as possible. Furthermore you must notify us of the claim without delay.

This list is not exhaustive. For further details on what to do in the event of a claim and the consequences of possible breaches of these duties please see § 7 of the attached General Conditions of Insurance AVB-QA 2018.

7. Term of the insurance:

Insurance cover exists for the duration of the period stated in the confirmation of insurance if the premium is paid on time. The insurance covers trips up to 90 days as a maximum. Your insurance contract expires automatically and requires no letter of cancellation.

8. Customer Service

For all questions around cover and contract:

Telephone: +49 (0) 221 8277 9639
Email: travelguard-service@roland-assistance.de

Report of claim

In the event of a claim please contact

during the trip for emergency:

24-hour emergency switchboard
Telephone: +49 (0) 221 8277 9365
Email: AlGschadenservice.de@aig.com

before starting and after completion of the trip :

AIG Europe Limited
Direktion für Deutschland
Claims Department Consumer
Neue Mainzer Straße 46 – 50
D-60327 Frankfurt

Telephone: +49 (0) 221 8277 9365
Email: AlGschadenservice.de@aig.com

Claim forms can be requested at AlGschadenservice.de@aig.com