

# Travel insurance

## Insurance product information document ERGO Insurance SE

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# ERGO

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The information document provides a general overview of travel insurance. This does not reflect the terms and conditions of insurance contract arising from your insurance interest and demands. The terms and conditions of the contract are included in other documents, such as the offer, the terms and conditions of insurance and the policy.

## What is this type of insurance?

Travel insurance is above all insurance of unexpected and essential medical treatment expenditures during a trip abroad. Insurance covers the health of a person, to compensate for medical treatment expenses due to damage to health or bodily injury occurring while abroad. In addition, travel insurance may also include insurance of items carried along during the trip, i.e. luggage insurance, insurance of expenditures incurred due to cancellation or interruption of travel, i.e. travel cancellation insurance, as well as insurance against damage caused to a third party with an unlawful act, i.e. liability insurance.



## What is insured?

### Based on the selected insurance cover when concluding the contract, the insurance covers:

- ✓ unexpected health expenditures, costs as a result of the insured person falling ill, aggravation of a chronic illness or an accident that happened to the same during the trip (such as costs of examination and treatment, transportation costs of the insured to the medical institution and Estonia, travel and accommodation expenses of one person accompanying the insured; in the case of the death of the insured, the expenses for transportation of the remains to Estonia)
- ✓ costs caused by cancellation or interruption of travel, caused for example by illness or accident of the insured, a person connected with the insured, change of flight plan by the carrier, natural disaster, the event (e.g. a concert, conference, etc.) being the purpose of the trip, is cancelled or there are other unexpected and unforeseeable events
- ✓ damage to luggage carried along during the trip, caused by late arrival, theft, loss or damage of luggage
- ✓ damage caused to a third party by an unlawful act, incl. legal assistance costs

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- ✓ organises medical assistance and payment of medical expenses in a foreign country, assists with changing the flight tickets or purchasing new tickets, finding a hotel and with lost luggage.
- ✓ The agreed insurance cover and sums insured are specified on the policy.



## What is not insured?

### The following is not insured

- ✗ valuables, art, antique items, motor vehicles, cash, bank cards, securities, documents, manuscripts, photos, drawings, animals, plants, medicaments, musical instruments, tools, product and goods samples
- ✗ items left from the possession of the insured person

### The following is also not compensated:

- ✗ damage, the occurrence of which was not unforeseeable
- ✗ damage, caused due to a violation of safety requirements
- ✗ damage, caused by the intent or gross negligence of the client
- ✗ damage in connection with psychiatric illnesses – such as the treatment of depression, schizophrenia, anxiety disorders
- ✗ damage, caused by overdose of alcohol, medications or other substances or use of narcotic substances
- ✗ costs on alternative medicine, medical rehabilitation, dental treatment, except for emergency dental assistance
- ✗ costs of planned treatment of illnesses and injuries
- ✗ damage, the reason for which has appeared before the entry into force of the insurance contract
- ✗ damage that was incurred because not enough time was taken to arrive at the starting point or transfer point of the trip
- ✗ damage that shall be compensated for by a travel agent and/or transport company
- ✗ moral damage or unearned income



## Are there any restrictions on cover?

### The following is also not compensated:

- ! damage due to a health insurance event that occurred in the course of dangerous activities
- ! damage, caused by the fact that a travel agency, transport company or accommodation enterprise ends its operations or fails to comply with the provisions agreed upon in the contract
- ! Certain expenditures are only reimbursed partially. For example:
  - ! costs of dental treatment are reimbursed up to 200 euros
  - ! compensation upon late arrival of luggage is up to 25% of the sum insured of the luggage insurance
- ! The complete list is provided in the terms and conditions of insurance.



## Where am I covered?

The insurance is valid in the territory marked in the insurance contract.

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## What are my obligations?

- Present accurate information for the conclusion of an insurance contract, such as information on whether the trip has already begun, whether a risky activity or environment is expected to occur during the trip (working in especially dangerous and difficult conditions, staying in a war zone, engagement in dangerous hobbies, etc.).
  - Inform ERGO, when the data changes after the conclusion of the insurance contract.
  - Pay the insurance premium and explain the nature of the contract to the insured.
  - Behave reasonably during the validity of the contract, to prevent causing damage.
  - In the event of an insured event, do everything possible to prevent aggravation of the damage.
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## When and how do I pay?

- An insurance premium is payable in the amount and by the term indicated on the insurance policy.
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## When does the cover start and end?

- The cover shall begin after conclusion of the insurance contract on the date specified on the policy.
  - When you buy insurance within 48 hours from making the first travel costs (plane tickets, accommodation), the insurance cover for trip cancellation will start immediately. When the insurance is bought later, the cancellation cover will take effect after 72 hours.
  - Multi-trip travel insurance cover shall apply for the number of days specified on the policy starting from the beginning of each trip. The number of trips per year is not limited.
  - Insurance cover shall end after the expiry of the insurance period, unless the insurance contract has been extended for the next insurance period.
  - The insurance cover may also end before the expiry of the insurance period, such as in the case of cancellation of the contract or withdrawal from the contract or on any other grounds provided for in law.
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## How do I cancel the contract?

- Insurance contract can be ended in cases provided for in law or terms and conditions of insurance (lack of insurable interest, occurrence of a loss event).
- A valid multi-trip travel insurance contract cannot be terminated pre-term.
- A request to terminate an insurance contract without a fixed term shall be forwarded to ERGO before the end of an annual insurance period.
- The procedure and terms for advance notice of an insurance contract are provided in the terms and conditions of insurance.
- The client may notify ERGO of their wish to terminate the contract by e-mail, at ERGO's e-office and at ERGO's offices.