

## Travel Group Luxembourg SàRL “Travel Package”

**Disclaimer:** this document is only intended to provide you with a summary of the principal coverage and exclusions of the insurance product and is not customised to your specific needs. All pre-policy and policy information on the insurance product is included in the policy documentation for the chosen product.

### What kind of insurance is it?

This insurance product is used to cover the risks incurred in the context of an organised tour booked with one of Travel Group Luxembourg SàRL.



### What is covered?

#### Cover that is common to products issued share all Travel Group Luxembourg SàRL agencies

- ✓ Insurance cancellation fees

#### Supplementary cover issued by the Travel Group Luxembourg SàRL agencies

- ✓ Death due to accident (insured capital sum: EUR 10,000)
- ✓ Permanent disability following an accident (maximum: EUR 20,000)
- ✓ Treatment costs following an accident (maximum: EUR 1,000)
- ✓ Legal protection (maximum: EUR 1,250)
- ✓ Luggage insurance
- ✓ Assistance
  - assistance to persons: search expenses, medical expenses (maximum: EUR 150 000), repatriation, extension of stay abroad (maximum: EUR 700), ...
  - travel assistance: assistance in case of theft, loss or destruction of luggage, etc.
  - legal assistance in the event of a traffic accident abroad: advance of bail and legal fees

**Disclaimer:** the coverage ceilings, limits and excesses are stated in the insurance conditions and/or specific terms and conditions.



### What is not covered?

- X Damage caused by the intentional or wilful fault of the Insured or with his complicity
- X Consequences of acts of war, bacteriological, nuclear or chemical attack, including civil war or any acts of collectively inspired violence
- X Damages directly or indirectly related to a requisition measure in any form
- X Damage caused by any phenomenon arising from the transmutation of atomic nuclei or radioactivity

**Disclaimer:** this list is not exhaustive.

For more information, consult the policy documents relating to the chosen product.



### Are there exclusions from cover?

- ! Suicide or attempted suicide when a claim is invoked for “death”, “permanent disability” or “assistance” cover
- ! Benign conditions or lesions that do not prevent the Insured from continuing his trip when a claim is invoked for the “assistance” cover
- ! Pollution of the natural environment and natural disasters when a claim is invoked for the “cancellation fee insurance” cover

**Disclaimer:** this list is not exhaustive.

For more information, consult the policy documents relating to the chosen product.



## Where am I covered?

✓ Worldwide



## What are my obligations?

- Pay the premiums
- Regardless of the cover claimed in the event of loss, take all reasonable steps to prevent and mitigate the consequences
- In case of cancellation of the trip:
  - immediately inform the organiser as soon as the event that may prevent departure comes to your knowledge
  - notify the Company in writing within 5 days of the communication of the cancellation
  - complete the "declaration of cancellation" form and provide the medical report with supporting documents
- If there is a request for assistance, the Insured undertakes, within a maximum of three months after the occurrence of the incident and the intervention, to:
  - provide proof of expenditure incurred
  - provide evidence of the facts giving rise to the covered benefits
  - if the Insured is the victim of an accident, request the official statement (medical certificate or death certificate) and gather evidence as far as possible
  - if the Insured is a victim of an illness, ask for a certificate showing the diagnosis of the injuries or diseases observed, their origins and their consequences (length of hospital stay, recommended treatment, etc.)



## When and how should payments be made?

You are required to pay the premium and you receive an invitation to make a payment.



## When does cover begin and when does it end?

The inception date, the expiry date and the term of the insurance corresponding to the duration of the trip are stated in the special conditions of the travel contract.



## How can I terminate the contract?

Your coverage is concluded for the duration of the trip.