

company under Maltese law, with head office at Malta, approved by the MFSA (number C 52394) and the FSMA (number 2787)

## Platinum temporary cancellation Insurance

**Disclaimer:** This information document gives an overview of the principal covers and exclusions of this insurance. It is not adjusted to your specific individual needs, and the information contained in this document is not exhaustive. Please consult the precontractual and contractual documents relating to the insurance product for full information about the rights and obligations of the contract parties, including the covers and exclusions.

### **What type of insurance is this?**

The PLATINUM cancellation insurance is an insurance contract according to which the insurer reimburses (part of) the costs caused by the cancellation of a holiday trip or the rental agreement for holiday accommodations due to circumstances occurring after the insurance policy was taken out and the trip was booked.



### **What is insured ?\***

- ✓ Illness and accident of relatives up to the 3<sup>rd</sup> degree, that occurred after the policy was taken out
- ✓ Stable medical condition and consequences of an accident of relatives up to the 3<sup>rd</sup> degree, that occurred before the policy was taken out
- ✓ Death of relatives up to the 3<sup>rd</sup> degree
- ✓ Pregnancy & unforeseen complications of pregnancy
- ✓ Dismissal, cancellation of leave, new job, resit
- ✓ Divorce or separation
- ✓ Material damage to the home, total loss of the private vehicle not earlier than one week before the departure date
- ✓ Refusal of a visa not due to a late application
- ✓ Early return for urgent reasons or postponed departure
- ✓ Unforeseen care for a relative up to the 2<sup>nd</sup> degree after hospitalisation

### **Who is insured ?**

- ✓ Travellers who are indicated as "beneficiaries" in the specific terms and conditions of the agreement and who have their place of residence in a member state of the European Union or in Switzerland.



### **What is not insured?\***

- ✗ Events that are not explicitly covered.
- ✗ Events that directly or indirectly lead to the cancellation of the trip and that were known to the insured on the registration date.
- ✗ An unstable pre-existing medical condition or an illness that is in the terminal phase at the moment on which the temporary cancellation insurance policy is taken out
- ✗ Epidemics and/or pandemics
- ✗ Depressions, psychological or psychosomatic illnesses, mental or nervous disorders, unless an admission to a hospital or an institution is required and if they were stabilised on the registration date
- ✗ A medical or surgical intervention and the consequences thereof (including complications) if already scheduled or performed before the registration date or if there is a causal link to complaints that existed before the registration date

\* For a complete overview and a detailed description of the coverage, the limits and the exclusions we refer to the general terms and conditions.



### **Is coverage limited?**

- ! Adding the Platinum temporary cancellation insurance or upgrading the Platinum cancellation insurance to All Risk is permitted until 7 days after having made the booking, provided that the booking date is more than 57 days prior to the date of departure. Obviously, the extended coverage only applies to events that occurred after the upgrade. Coverage is not possible for event that already occurred or with regard to which there are indications that they will occur (increased risk).
- ! Cancellation of the temporary cancellation insurance is not permitted.



## **Where am I insured?**

- ✓ Worldwide, with a minimum of 1 night spent



## **What are my obligations?**

Obligations upon registration:

- provide us with honest, accurate and full information.

Obligations during the term of the agreement:

- report any change in the insured risk (e.g. number of people covered, destination, amount to be insured...).

Obligations in case of an incident:

- the insured shall make all reasonable efforts to minimise cancellation or modification costs; more specifically they will inform the tour operator as soon as something happens that may be a reason to cancel, modify or interrupt the trip;
- the insured shall file the insurance claim online on <https://claims.tui.be>



## **When and how do I have to pay?**

You will pay the premium when you register for the insurance while booking your trip, either via the TUI website or via a travel agency. Payment is possible by bank transfer or with a credit card.

2



## **When does the coverage start and end?**

The coverage is temporary and starts upon payment of the premium after you have registered for this insurance product and ends on the departure date of the trip. The start date and the term of the insurance are mentioned in the specific terms and conditions.



## **How can I terminate my contract?** The insurance contract cannot be terminated prematurely but ends automatically on the date

mentioned in the specific terms and conditions.