

TRAVEL POLICY SUMMARY

This document outlines the main benefits and restrictions associated with an Allianz Travel Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy booklet and your Schedule to ensure that you understand the cover provided by the Policy. A copy of the Policy booklet is available from the Company on request.

This is a 12 month contract of insurance. For details of your period of cover, please refer to your Schedule. The different sections of cover that are available on an Allianz Travel Policy are detailed below. Your Policy may not include all of these Sections or all of the covers within a Section. Please refer to your schedule for details.

| Main Automatic Covers | Annual Limit | Main Exclusions |
|--------------------------------|--------------|---|
| Personal Luggage | € 2,000 | Any personal luggage left unattended in a public place |
| Valuables | € 650 | Any valuables left unattended in a public place |
| Personal Money | € 325 | Any personal money that is not carried on your person unless held in a locked safety deposit box. |
| Fraudulent use of Credit Cards | € 650 | Any loss as a result of the credit card being used by an insured person or a member of anyone on the insured journey |
| Loss of Passport | € 4000 | Any claim where the loss has not been reported to the Consular Authority within 24 hours of discover |
| Medical Expenses | € 2,500,000 | Any costs that have not been authorised by a Medical Practitioner |
| Cancellation and Curtailment | € 4,000 | Any claim where there were circumstances known to you prior to the period of insurance or prior to the date that the insured journey was initially booked that were likely to cause you to cancel or curtail the insured journey. |
| Public Liability | € 1,300,000 | Liability arising out of any profession, trade or business |
| Missed Departure/Connection | € 500 | If you fail to check in, in accordance with the terms of the itinerary supplied, unless such failure was itself due to an insured event. |
| Abandonment | € 4,000 | If service is withdrawn temporarily or permanently by Air Traffic Controllers, Harbormasters, Rail Authorities, or other land, sea, or Air Authorities. You should direct these claims to the appropriate Authority. |
| Legal Expenses | € 6,000 | Legal expenses incurred prior to the granting of support by us, or without our written consent. |
| Catastrophe | € 500 | Any claim resulting from you traveling against the advice of the appropriate national or local authority. |
| Main Optional Covers | | |
| Winter Sports Equipment | | For any ski equipment left in a public place |
| SKi Hire | | For any ski equipment that is lost or damaged while in use |
| Unused Ski Pack | | Any claim due to illness if a Medical Certificate is not provided |
| Avalanche | | Any claim where the resort is reachable or habitable but you decide not to go to the resort anyway. |
| Piste Closure | | If the ski resort provide you with an alternative Skiing location. |
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| Golf Equipment | | For any golf equipment left in a public place |

These are the main restrictions and exclusions that may apply to your Allianz Travel Policy. Please read your Policy booklet and your schedule for full details.

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| Pre existing Medical Conditions | Please read the Important Information section of your policy for full details on exclusions surrounding Pre Existing Medical Conditions |
| Excesses | The amount of the excess may vary depending on the section under which you are claiming. |
| Limits | Maximum inner limits may apply in respect of sections |

