

Financial loss insurance

Insurance Product Information Document

Company: CROATIA osiguranje d.d. with registered office in the Republic of Croatia
with approval to perform insurance and reinsurance activities

Product: Trip cancellation insurance

This document is for information purposes and contains important information about the product. More information on coverage and other rights and obligations under the insurance contract can be found in other pre-contract and contract documents.

What is this type of insurance?

Traveller's financial loss insurance due to trip cancellation by traveller



What is insured?

- ✓ The insured sum represents the maximum limit of liability of the insurer per occurrence and is equal to the price of the trip that the insured arranged and paid based on the concluded travel contract.
- ✓ The insurance covers:
 - costs that the insured incurred due to cancellation of a trip that had already been arranged and paid,
 - costs that the insured incurred when purchasing a plane ticket as a result of occurrence of one of the following risks:
 - ✓ illness,
 - ✓ accident,
 - ✓ natural disaster in the insured's place of residence,
 - ✓ death,
 - ✓ military exercise.

This insurance covers all of the above-mentioned risks, which affected the insured or one of the following persons:

- the insured's life partner (spouse or common-law partner),
- the insured's children (including adopted children),
- the insured's parents and parents of the insured's life partner (including adoptive parents),
- the insured's siblings or siblings of the insured's life partner,
- the insured's grandparents or grandparents of the insured's life partner, but only for the risk of death.



What is not insured?

- ✗ concluding the insurance contract after the lapse of more than 3 days after concluding the travel contract;
- ✗ the insured's not coming to a scheduled medical examination or not responding to the insurer's invitation for the purpose of arranging a medical examination;
- ✗ any other events and losses that are not listed here and that are not the consequence of the individually specified events listed in the previous paragraph.



Are there any restrictions on cover?

- ! A trip cancellation insurance contract may be concluded within three days from the date of concluding the travel contract or from the day of purchasing a plane ticket.
The insurer will reimburse the following to the insured:
 - ! 90% of the sum paid by the insured pursuant to cancellation terms contained in the terms and conditions of the travel contract, provided that the insured cancels an arranged trip due to the occurrence of an insured event, which event occurred in the period between the insurance commencement date and the arranged starting date of the trip.
 - ! 90% of the sum paid by the insured, calculated using the *pro rata temporis* principle proportional to the number of days of unused trip duration, provided that the insured interrupts an arranged trip that had already started due to the occurrence of an insured event.



Where am I covered?

- ✓ The insurance covers insured risks and insured events occurring world-wide, unless otherwise agreed.



What are my obligations?

- When concluding the insurance contract and during the term of insurance contract, the policyholder and the insured are obligated to report to the insurer all circumstances relevant for risk assessment.
- The policyholder is obligated to pay the contracted insurance premium within the agreed time limits.
- The insured is obligated to cancel the trip with the travel agency with which he or she concluded the travel contract or notify said travel agency of an interrupted trip within 3 business days, starting with the day on which the insured risk occurred.
- In order to provide proof of illness or accident, the insured is obligated to obtain a medical certificate from the chosen primary healthcare physician within 3 business days from the day on which the insured risk occurred.
- The insured, or the insurance beneficiary in the event of the insured's death, is obligated to submit a claim notification to the insurer at the latest within 15 business days, starting with the day on which the insured event occurred.
- The insured is obligated to provide all necessary additional documents to the insurer, as well as to provide the necessary assistance for the purpose of determining important circumstances relating to the submitted claim.
- If the policyholder and the insured are the same person, obligations of the policyholder pertain also to the insured.



When and how do I pay?

The premium is paid when concluding the insurance contract, unless otherwise agreed.

Payment of the insurance premium can be in instalments or as a lump-sum cash or card payment in HRK.



When does the cover start and end?

The insurance coverage commences at 12.00 midnight on the day following the day that is indicated in the insurance policy as the date of conclusion of the insurance contract, and expires at 12.00 midnight on the day on which 50% of the planned duration of the trip has lapsed.



How do I cancel the contract?

The insurance contract cannot be cancelled.