

Chubb European Group SE – Office for Germany.
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Product: BBVA Germany Travel Insurance including Cancellation Insurance

This fact sheet provides a summary of the main coverage and exclusions. It is not personalized to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions. Please read all insurance documents to be fully informed.

What is the type of insurance?

This is a holiday and business travel insurance for a single journey.



What is insured?

Main benefits

- ✓ Travel Delay, after 6 hours - up to 250€ / 50€ per hour
- ✓ Abandonment/Curtailment – up to 5.000 €
- ✓ Missed Departure – up to 1.000 €
- ✓ Medical expenses in case of illness and accident during your trip, including assistance through a PSAP (24/7) –up to 500.000 € (incl. emergency dental care up to 250 €, ambulance transport, funeral/repatriation of mortal remains up to 5.000 €)
- ✓ Personal Property– up to 2.000 € in total, 300 € per Single item
- ✓ Baggage delay (outbound trip only), after 6 hours delay – Up to 200 € / 50 € per hour
- ✓ Personal liability insurance, if you cause personal injury or material damage during your journey - up to 4.500,000 € (bodily injury) and up to 75.000 € (material damage)
- ✓ Cancellation fees, that occur because you cancel your trip before departure - up to 5.000 €

What is the extent of the insured sum?

The agreed benefits and insurance sums can be found above. The exact insured amounts are specified in the policy document.



What is not insured?

General exclusions

- ✗ Travel to areas for which a travel warning has been issued
- ✗ Travel that exceeds a planned period of 31 calendar days
- ✗ Travel to undergo medical, dental, or cosmetic treatment
- ✗ Losses of persons travelling alone who are not yet 18 years old
- ✗ Losses due to the insolvency of a tour operator, operator of means of transport, accommodation provider
- ✗ Persons who have reached the age of 75 at the date of purchase of this policy are not insured

Travel cancellation insurance

- ✗ No-show/cancellation due to missing travel documents
- ✗ No-show/cancellation due to deciding not to travel

Baggage insurance

- ✗ Glasses and contact lenses, hearing aids, cash
- ✗ Damage caused by forgetting or losing

Personal liability insurance

- ✗ Claims that exceed the scope of the statutory liability of the insured person
- ✗ Claims of relatives living with you in a domestic community

Travel Insurance & Assistance

- ✗ Medical treatments, if they are one of the reasons for the travel; or which you already knew about before the commencement of your journey

For further exclusions, please refer to the insurance conditions.



Are there any restrictions of cover?

- ! Excess and inner limits apply for certain benefits.
- ! Missed flight is insured only for public transport that does not arrive on schedule or if your car / taxi has an accident.



Where am I covered?

- ✓ You have insurance cover for the destination included in the travel insurance purchased through the BBVA app as specified in the certificate of insurance.



What are my obligations?

- ✓ The premium must be paid on time and in full.
- ✓ You must answer all questions fully and truthfully when concluding the contract.
- ✓ Avoid anything that could lead to unnecessary costs (duty to mitigate loss).
- ✓ You must submit original documents as evidence and, if necessary, release the treating doctors from their duty of confidentiality.
- ✓ Following a medical situation you must consult a doctor without delay, follow his orders and inform us.



When and how do I pay?

- ✓ The one-time premium is due in full upon conclusion of the insurance contract through BBVA app and is to be paid via the available payment methods they present.



When does the cover start and end?

- ✓ Insurance cover commences and ends on the commencement date agreed in the certificate of insurance. The prerequisite is that you have paid the insurance premium on time and in full.
- ✓ Your insurance cover ends at the agreed time, but at the latest when you have finished your journey.



How do I cancel the contract?

- ✓ This contract only applies to the insured journey and will end automatically once it has finished.
- ✓ There is no general right to cancel.