

**Chubb European Group SE** – Office for Germany.

Registered HRB Frankfurt 58029.

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### Product: BBVA Germany Travel 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)

#### 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

#### 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.