

## Schedule of benefits - Travel Insurance

The following cover is provided for each insured person. The sum insured are in EUR. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Domestic flights cover	International flights cover
A1	Medical expenses: - Emergency Dental Treatment		250,000 450
A2	Repatriation due to illness or accident Repatriation due to death - Coffin expenses		3,000 2,500 1,000
A3	Accidental death Permanent disability due to an accident		10,000 10,000
B	Legal expenses		4,000
C1	Trip cancellation Deductible	2,500 30	2,500 30
D1	Lost, stolen or damaged luggage Deductible	1,300 30	1,300 30
D2	Baggage delay Deductible	170 6 hours	170 6 hours
E	Missed departure	500	500
F	Travel delay	50 for each 6 hours, up to 200	50 for each 6 hours, up to 200
G	Insurance for money withdrawn from an ATM and lost by the insured as a result of theft or attack during the insured's trip	300	300
H	<b>Assistance Services</b>		
H1	24 hours/24 hours Assistance Service	Without limit	Without limit
H2	Continuation of the Insured's planned trip	500	500
H3	Assistance in case of necessary early return of Insured	Without limit	Without limit
H4	Coverage of accommodation and transportation costs of the person accompanying the Insured during a trip abroad	100 / day, maximum 7 days	100 / day, maximum 7 days
H5	Assistance in case of necessary extension of the trip of the Insured	100 / day, maximum 3 days	100 / day, maximum 3 days
H6	Extension of insurance cover in emergency cases	3 days	3 days

## About our Travel policy

### The Insurer

COLONNADE INSURANCE S.A., a legal entity organized and operating under the laws of Luxembourg, having its registered office at 1 Rue Jean Piret, L-2350 Luxembourg, registered under no. B61605, LEI code 222100IUSAKCDAYTMX08, acting through its Romanian branch, Colonnade Insurance S.A. Luxembourg – Sucursala Bucuresti, registered with the Bucharest Trade Registry under the registration no. J2017017214403, sole registration code 38335135, Unique European Identifier (EUID) ROONRC.J2017017214403, having its registered seat at 82-94 Buzesti Street, 10th floor, District 1, Bucharest, Romania, company authorized by the Financial Supervisory Authority (FSA) to provide insurance services in the territory of Romania based on the right of establishment, with registration code RX-3676 in the FSA Register of Insurers and Intermediaries from the EEA, legal represented by Georgiana Popescu as Branch Manager.

Phone: +4021.300.96.21

Email: [office@colonnade.ro](mailto:office@colonnade.ro)

### Main characteristics of your Travel policy

This travel insurance provides cover for specified events that occur in connection with your trip including: baggage loss and delay, cancellation and cutting short of your trip, illness or injury, medical assistance, missed departure or connection and travel delay.

Under the policy you have purchased you are covered for up to 180 days for single trip policy and 366 days for annual multi-trip policy (the start and end dates are set out in your Certificate of Insurance). Trips can be both internal (in Romania) and external (outside Romania).

Cover for cancellation begins when you book your trip or pay your insurance premium, whichever is the latest. Cover for all other sections begin when you leave your home address from initial point of departure, or from the start date shown on your Certificate of Insurance, whichever is the latest. Cover ends when you return to your home address from initial point of departure, or the end date shown on your Certificate of Insurance, whichever is the earliest.

### Price

The cost of this travel insurance is shown on **your Certificate of Insurance**. Please note that the premium **you** have paid is in EUR.

### What to do if you want to cancel your Travel policy

You have the right to request cancellation of the insurance policy at any time before its Effective Date. In this situation, both you and us, as the Insurer, are exempted from any obligations arising from the insurance contract, and the *Insurance Premium* will be fully refunded.

The insurance contract may be terminated by unilateral termination by either party with prior notification to the other party, subject to a notice period of 20 days, calculated from the date of receipt of the notification by the other party. You may request termination of the insurance contract even after the insurance policy has entered into force, provided that you present clear evidence that the trip has not been made, but no later than the expiry of the insurance period.

In the event that the termination of the insurance contract at your initiative takes place after the date of entry into force of the insurance contract, refunds of the insurance premium are not accepted unless the trip has not been made and you present clear evidence in this regard.

Both the cancellation of the insurance policy and the termination of the insurance contract produce the same legal effects for all persons mentioned in the insurance contract.

The written notification regarding the cancellation of the insurance policy or the termination of the insurance contract shall be sent in compliance with the 20-day notice period, calculated from the date of receipt of the notification by the other party to:

- address: Colonnade Insurance SA Luxembourg - Bucharest Branch, Str. Buzesti no. 82-94, 10th floor, sector 1, Bucharest.
- e-mail address: [office@colonnade.ro](mailto:office@colonnade.ro)

In order to comply with the 20-day Notice Period calculated from the date of receipt of the notification by the other party, it is recommended that the notification be sent before this deadline.

If your policy includes trip cancellation coverage, we have the right to reduce the proportional amount from the returned premium.

Termination of the insurance does not exempt the Insurer from paying the insurance premium for the period in which the insurance coverage is insured. In the event of early termination of the insurance, under which no compensation has been paid or is not due, the Insurer will reimburse the Insurer an insurance premium corresponding to the unexpired duration of the insurance.

In the event of termination of the insurance with the insurance period having begun, the Insured is obliged to submit information in writing about the presence or absence of events that occurred during the insurance period, for which claims for payment of insurance compensation have been or may be submitted.

### **What to do if you have a complaint**

We will make every effort to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

In relation to sales or administration matters:

#### **Please contact Travel Department**

Colonnade Insurance SA Luxembourg – Sucursala Bucuresti  
82-94 Buzesti street, 10th floor. District 1, Bucharest, Romania  
E-mail address: [office@colonnade.ro](mailto:office@colonnade.ro)

In relation to claims:

#### **Please contact Claims Department**

Colonnade Insurance SA Luxembourg – Sucursala Bucuresti  
82-94 Buzesti street, 10th floor. District 1, Bucharest, Romania  
E-mail address: [daune@colonnade.ro](mailto:daune@colonnade.ro)

To help us to deal with your request quickly, please provide your Policy number/ Claim Number and the Policyholder / Insured Name.

We will do our best to solve any problem in direct cooperation with you

### **Complaints**

We believe you deserve polite, fair and prompt service. If there is any situation when our service do not meet your expectations please contact us using the appropriate contact details below and provide the policy/claim number and the name of the policyholder/insured person to help us deal with your comments quicker.

Address: 82-94 Buzesti street, 10th floor. District 1, Bucharest, Romania  
Phone: +4021.300.96.21  
Email: [reclamatii@colonnade.ro](mailto:reclamatii@colonnade.ro)  
Online: [www.colonnade.ro](http://www.colonnade.ro) (please select 'Complaints' followed by 'your feedback')

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction. If we are unable to do this you may be entitled to refer the complaint to ASF (Autoritatea de Supraveghere Financiara ) who will review your case.

We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The ASF will not consider a complaint if you have not provided us with the opportunity to resolve it previously.

The ASF address is:

Address: Bucharest, 15<sup>th</sup> Splaiul Independentei, 5<sup>th</sup> District, ZIP Code 050092, Romania  
Telverde: 0-8008-25627  
Email: [office@asfromania.ro](mailto:office@asfromania.ro)

Following this complaint procedure does not affect your right to take legal action.

## **Applicable Law**

This insurance shall be governed by Romanian law and shall be supplemented by the Romanian insurance legislation in force.

The parties mutually agree to submit to the exclusive jurisdiction of the Romanian courts.

All contractual terms and conditions, as well as any information provided prior to the conclusion of the contract, are in Romanian and all communications will be made in Romanian

## **Important note**

The English version of the terms and conditions document is for information purposes only. The Romanian version will be the one taken into consideration in the case of a claim.

## **Litigations. Alternative dispute resolution methods.**

Any dispute relating to the application of the insurance contract shall be settled amicably between the persons involved or, if this is not possible, by the competent Romanian courts of law at the seat of the defendant, or by other competent courts of law according to the provisions of the Civil Procedure Code: the court in the district where the domicile or the registered office of the insured person is located, the place of the insured goods or the place where the insured risk occurred.

SAL-FIN (The Entity for Alternative Dispute Resolution in the non-banking financial field)

a) Any consumer of non-banking financial services (including insurance) has the right to address to alternative dispute resolution. In this respect, within the Financial Supervisory Authority (FSA) was created The Alternative Dispute Resolution Entity in the non-banking financial field, hereinafter referred to as SAL-FIN.

b) SAL-FIN has as main activity the resolution, through SAL procedures, of the disputes between consumers and authorized entities, hereinafter referred to as commercial/professional.

c) SAL-FIN is the only alternative dispute resolution entity in the areas in which FSA is competent, which organizes and manages SAL procedures through which it is proposed or imposed, as the case may be, a solution for the parties.

d) In order to resolve a dispute with a commercial by applying the SAL procedure, the consumer must voluntarily express this option and address to SAL-FIN in writing, directly at the SAL-FIN headquarters, or by post or by electronic means of communication.

e) Consumers may submit their dispute to the SAL procedures administered by SAL-FIN if they prove that they have previously tried to resolve the dispute directly with the commercial concerned.

f) The dispute settlement procedure by SAL-FIN is free of charge for the consumer. Expenditure for the performance of expertise, translations of documents and other additional evidence necessary for the resolution of the dispute shall be the responsibility of the party requesting them.

g) For more information or to access the SAL-FIN platform, you can access the following link: <http://www.salfin.ro/>

If you have any questions or concerns about the insurance, please reach out to us at the email address: [office@colonnade.ro](mailto:office@colonnade.ro).

You can also request alternative dispute resolution from the Luxembourg supervisory authority, the Commissariat Aux Assurances (CAA) - Résolution extrajudiciaire des litiges - Consommateurs - Commissariat aux Assurances (caa.lu). You can find more information about alternative dispute resolution offered by the CAA [here](#)

## **GENERAL INFORMATION**

### **The Insured Guarantee Fund.**

To protect the interests of insurance creditors (insured, beneficiaries, third parties injured), the Insured Guarantee Fund was established to pay the indemnities resulting from voluntary or mandatory insurance contracts concluded, according to the law, with the insurance company against a bankruptcy proceedings were opened, within the guarantee amount established by Law no. 213/2015.

## Health agreements

In countries with mutual health agreements, you should take all reasonable steps to benefit from such agreements. For example, when traveling to a country in the European Union, a European Health Insurance Card allows you to receive free or reduced-cost emergency medical care in EU countries.

## Your travel insurance

All insurance policies contain restrictions and exclusions that you should know about. Please make sure that the cover meets your needs.

## IMPORTANT INFORMATION

### CONTRACT OF TRAVEL INSURANCE

This policy wording together with the Certificate of Insurance forms the basis of your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions which apply to all the sections. You must meet these conditions or we may not accept your claim.

### POLICYHOLDER

A customer who has signed the insurance policy in accordance with these general terms and conditions and has paid the appropriate insurance premium.

### DEDUCTIBLES

Under some sections of this insurance you have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies.

### INTERNATIONAL SANCTIONS

The Insurer shall not be deemed to provide cover and The Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose The Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, Canada, Luxembourg and/or Romania.

### INACCURATE STATEMENTS OR RELUCTANCE REGARDING RISK

Apart from the general clauses for nullity, the insurance contract is void in the event of an inaccurate statement or reluctance made in bad faith by the insured or the policyholder, regarding circumstances which, if known to the insurer, would have led the insurer not to give his consent or not to give it under the same conditions, even if the declaration or reluctance had no influence on the occurrence of the insured risk. The premiums paid remain with the insurer, which may also demand payment of the premiums due until it becomes aware of the cause of invalidity.

The inaccurate declaration or reluctance of the insured or the policyholder whose bad faith could not be established, does not entail the nullity of the insurance. If the finding of the inaccurate declaration or reluctance occurs before the occurrence of the insured risk, the insurer has the right either to maintain the contract by requesting an increase in the premium, or to terminate the contract at the end of a period of 10 days calculated from the notification received by the insured, returning to the latter the part of the premiums paid for the period during which the insurance no longer operates. When the inaccurate declaration or reluctance is found after the occurrence of the insured risk, the indemnity is reduced in relation to the proportion between the level of premiums paid and the level of premiums that should have been paid.

## **SUBROGATION**

Within the limits of the indemnity paid, the Insurer is subrogated in all rights of the Insured or of the beneficiary, against those responsible for the damage.

The insured is liable for the loss caused to the insurer by acts or omissions that would prevent the fulfilment of the right of subrogation by regression.

## **DATA PROTECTION**

Colonnade Insurance S.A. Luxembourg – Sucursala Bucuresti processes personal data in accordance with the Insurer's Privacy Notice, attached to these terms and conditions, and available at: [Datele cu Caracter Personal | Colonnade Insurance S.A.](#) , or upon request, by sending an inquiry to the address: [dpo@colonnade.ro](mailto:dpo@colonnade.ro) or/and [office@colonnade.ro](mailto:office@colonnade.ro).

## **APPLICABLE LAW**

This contract shall be governed by Romanian law and shall be supplemented by the insurance legislation in force. The parties mutually agree to submit to the exclusive jurisdiction of the Romanian courts.

## **ANY QUESTIONS?**

If you have any doubts about the cover we provide or you would like more information, please email [office@colonnade.ro](mailto:office@colonnade.ro). We aim to respond to your enquiry within 24 hours of receipt.

## **DEFINITIONS**

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

### **'Business associate'**

Any person, who works at your place of business and who, if you were both away from work at the same time for one or more days, would prevent the business from continuing effectively.

### **'Certificate of Insurance'**

The document showing the names and other details of all the people covered under this insurance. The Certificate of Insurance proves you have the cover shown in this insurance policy.

### **'Family'**

Insured person, partner and up to a maximum of four children provided that they are under the age of 18 years or 23 years, as long as they are dependent on their parents and in full-time education.

### **'Partner'**

A person whom you have lived with for 6 months or more, unless accepted by us in writing, who is your spouse, registered partner, boyfriend or girlfriend.

### **'Permanent total disability'**

A disability which prevents you from working in a job for which you have the qualifications and which lasts 12 months from the date of occurrence. And, at the end of those 12 months, according to the expert opinion of our medical advisor, will not improve.

### **'Public transport'**

Using rail, bus, coach, scheduled aircraft or ferry services to join the booked trip.

### **'Relative'**

Husband, wife, grandparent, grandchild, parent, parent-in-law, brother, sister, son, daughter, fiancé or fiancée.

### **'Single Trip'**

Your vacation or travel to countries located in the Geographical Area, starting from the date you leave your home or from the starting date specified in your Certificate of Insurance, whichever is later. The end of your trip is defined as the

date on which you return to your initial point of departure or the end of the period specified in your Certificate of Insurance, whichever occurs first. A single trip has a maximum duration of 180 days and the insurance policy covers a single outward or return trip.

### **'Trip cancellation'**

Cover for trip cancellation start from the moment you book your trip or pay the insurance premium, whichever comes later. Trip cancellation can be claimed only before departure date.

### **'Valuables'**

Photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.

### **'War'**

Any war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

### **'We', 'us', 'our'**

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### **'Winter sports'**

Ski, mono-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, sledging, or tobogganing.

### **'Winter sports equipment'**

Skis, poles, boots and bindings or snow boards.

### **'Natural castastrophe'**

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

### **'You', 'your'**

Each insured person named on the Certificate of Insurance. Please see the Policyholder section.

## **GEOGRAPHICAL AREAS**

You are covered anywhere in the world under this policy depending on the type of cover you choose except for any trip in, to or through the following countries: Afghanistan, Iraq, North Korea, Iran, Palestine, Sudan, Syria, Rusia and Belarus.

## **MEDICAL AND OTHER EMERGENCIES**

### **24-HOUR EMERGENCY SERVICE**

The emergency medical assistance company will provide immediate help if you are ill or injured outside Romania. They provide a 24-hour emergency service 365 days a year and you can contact them on:

Emergency phone no Assistance Company: **0040.21.307.92.40**

When you contact the Assistance Company you will need to say that you are insured with us and give the following information: Your name. Your address. Your phone number abroad. Your certificate number shown on your Certificate of Insurance.

In certain cases we may need to contact your personal doctor. Please keep a note of your doctor's telephone number with your policy document.

## **HOSPITAL TREATMENT ABROAD**

If you go into hospital abroad and you are likely to be kept in hospital for more than 24 hours, someone must contact the Assistance Company for you immediately. If they do not, this could mean we reduce the amount we pay for

medical expenses or decline your claim file. If you receive medical treatment abroad as an outpatient, you should where possible, pay the hospital or clinic and claim back your medical expenses from our Claims Department when you return to Romania. Please ensure you keep all bills and receipts.

**Note to all insured people, treating doctors and hospitals: This is not a private medical insurance.**

If you need any in-patient medical treatment you must contact the Assistance Company immediately or we may not be able to guarantee medical expenses. If you need any medical treatment, the Assistance Company or their representatives may need to see all of your relevant medical records and information.

**SPECIAL MENTION**

Cover under this policy will cease when you return to your home from your original point of departure.

**IMPORTANT CLAIMS INFORMATION – HOW TO MAKE A CLAIM**

**MEDICAL CLAIMS**

If you receive medical assistance for an injury or illness, you must get a medical certificate showing the nature of the injury or illness together with any original bills that you have paid.

**CLAIMS FOR DELAY, LOSS OR DAMAGE TO PERSONAL BELONGINGS AND BAGGAGE**

You must tell the relevant carrier about any delay, loss or damage to personal belongings if any carrier is carrying them. You must also get a property irregularity report for delayed baggage and any subsequent loss or damage when the baggage is returned to you. If you do not tell the carrier within three days of the event, we may not be able to pay your claim.

You must report immediately any loss or theft of personal belongings to the police (and hotel management/consular representative if this applies). You must also get an official written report. If you do not tell the police (and hotel management or consular representative) within 24 hours of the event, we may not be able to pay your claim.

**GENERAL STIPULATIONS**

You must notify any claim to our Claims Department within 31 days of your trip ending. If you do not, we may not be able to pay your claim. If you need to make a claim, please either write with a brief description of your claim or phone or email:

Colonnade Insurance SA Luxembourg – Sucursala Bucuresti  
**Claims Department**  
82-94 Buzesti street, 10th floor. District 1, Bucharest, Romania  
E-mail address: [daune@colonnade.ro](mailto:daune@colonnade.ro)

Claims Department is open every weekday from 9:00 a.m. until 5:30 pm Central European time and will send you a claim form as soon as you tell them about your claim.

**GENERAL CONDITIONS**

**THE FOLLOWING CONDITIONS APPLY TO THIS INSURANCE.**

1. You must tell us if you know about anything that may affect our decision to accept your insurance (for example, dangerous activities or a health condition). If you are not sure, you must tell us anyway.
2. You must follow to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your full claim.
3. You must take all reasonable steps to avoid or reduce any loss that may mean that you have to make a claim under this insurance.
4. You must provide all the documents that we ask for so that we may deal with any claim. You will be responsible for any costs involved in doing this.

5. You must take reasonable care of your property.
6. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
7. You must help us get back any money that we have paid from other insurers where you have multiple insurance by giving us all the details we need and by filling in any forms that we require.
8. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim we will not cover your claim or any part of your claim.
9. You must, where practical, keep any articles that are damaged and send them to us if we ask. You must pay any costs involved in doing this.
10. You must agree to have a medical examination if required by us. We will pay your reasonable costs of attending the examination and we will pay for the examination itself. If you die, we are entitled to request a post mortem examination.
11. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.
12. You must obtain prior authorisation from the Assistance Company if you have to return to Romania and you intend to claim under Sections A2 Repatriation due to illness or accident or C1 Trip cancellation. If you do not, we may reduce the amount we pay for your return to Romania or we may not provide cover.

## GENERAL EXCLUSIONS REGARDING ALL SECTIONS

### WE WILL NOT COVER THE FOLLOWING:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
  - a. the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance;
  - b. you are travelling against medical advice;
  - c. you are travelling to receive medical advice or treatment;
  - d. you are on a list awaiting hospital treatment; or
  - e. you have been given a terminal diagnosis.
2. Any claim arising out of war, civil war, invasion, insurrection, and revolution, use of military power or usurpation of government or military power.
3. Loss or damage directly or indirectly caused by any government, public or local authority legally taking or damaging your property.
4. Any claim arising from or as a result of civil commotion, strike, lock-out, blockades, riots of any kind, civil unrest, actions of any government of any country or threat of such event, with the exception of the covers provided by the Premium and Business Cover through **Section E (Missed departure)**, **section F (Travel Delay)**.
5. Loss, or damage to any property, or any loss, expense or liability arising from:
  - a. radiation or contamination by radioactivity from any nuclear fuel or waste; or
  - b. any explosive nuclear equipment.
6. Any claim under **Section D1 (Lost, stolen or damaged baggage)** and **Section D2 (Baggage delay)** if you already have a more specific insurance covering this.
7. If at the time of loss, damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability, we will only pay our proportion.
8. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
9. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
10. Any claim arising from using a two-wheeled motor vehicle exceeding 125 cc. and/or where a crash helmet is not worn, or the rider does not hold the appropriate driving licence.
11. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
12. Any claim arising directly or indirectly from your financial problems.
13. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
14. Any claim arising or resulting from you being involved in any illegal or criminal act.
15. Competitive racing of any kind (except on foot).
16. Any damage resulting from winter sports, with the exception of winter sports practiced for recreational purposes. Also excluded are any damage resulting from extreme skiing and off-piste skiing,.

17. Any claim arising or resulting from the practice of Extreme Sports or activities with a high degree of risk.
18. Any claim arising or resulting from
  - (i) your suicide or attempted suicide, or
  - (ii) depression, anxiety, mental strain, psychotic mental illness, your depressive illness of any type, or
  - (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
19. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs (unless drugs are medically prescribed).
20. A trip involving your manual work or hazardous occupation of any kind.
21. Any claim where you are not able to provide claims evidence as requested by us.
22. Any expenses that you would normally incur regarding your trip.
23. Any claim you make if you are on any official government or police database including suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

## **TRIPS AND EXPENSES WITHIN ROMANIA**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the overall limit shown on the Schedule of Benefits for any claim arising under this policy if you have booked a flight within Romania or accommodation for at least one night.

### **WHAT YOU ARE NOT COVERED FOR**

Any claims arising from section A1 (Medical expenses), A2 (Repatriation), A3 (Personal accident), A4 (Trip extension) and B (Legal expenses).

## **SECTIONS OF INSURANCE**

### **SECTION A1 – MEDICAL AND OTHER EXPENSES**

**You are not covered under this section if you have purchased our Domestic Flights Cover product**

If you are admitted into hospital as an in-patient for more than 24 hours, you must tell the Assistance Company immediately.

### **WHAT YOU ARE COVERED FOR**

We will pay up to the overall limit shown on the Schedule of Benefits for the following necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment (Emergency dental treatment is covered up to 450 EUR as long as it is for the immediate relief of pain only.)
2. Sports / activities that can be practiced:  
Aerobics, Air boarding, Angling, Archery, Badminton, Banana boating, Baseball, Basketball, Beach games, Biathlon, Boardsailing / windsurfing, Bowling, Bowls, Breathing observation bubble diving (to 30 meters), Bungee jumping, Canopy walking / tree-top walking, Catamaran sailing, Clay pigeon shooting, Cookery courses, Cricket, Croquet, Cross country running, Cycling, Darts, Dog sledding, Dragon boating, Elephant trekking, Fell walking, Fishing, Flying as a non-fare-paying passenger in a private aircraft or helicopter, Golf, Gorilla trekking, Handball, Hot air ballooning, Husky sledge rides, Inline skating, Jet boating, Jet skiing, Jogging, Korfball, Motor cycling, Mountain biking (recreational), Netball, Paintball, Parachute jumping (tandem), Parasailing, Parascending (over water), Pistol shooting, Pony trekking, Pool, Rafting, Rambling, Refereeing, Reverse bungee jumping, Rifle shooting, Ringos / doughnuts, Rollerblading / skating, Rounders, Rowing, Running (not long distance), Safari (no guns), Safari trekking in a vehicle, Safari trekking on foot, Sail boarding, Sailing / yachting (within a 12-mile limit of the coastline), Shooting, Skate boarding, Small bore target shooting, Snooker, Snorkeling, Softball, Street dancing, Surfing, Swimming, Swimming with dolphins, Swimming with stingrays, Sydney Harbor bridge walk, Table tennis, Tennis, Tenpin bowling, Trampolining, Tug-of-war, Ultimate Frisbee, Volleyball, Wake boarding, Walking - hill (up to 4,000 meters), War games, Water polo, Water skiing, Windsurfing, Yoga, Zip lining.

## **WHAT YOU ARE NOT COVERED FOR**

1. Any treatment or surgery that is not immediately necessary and can wait until you return home. Our decision is final and binding.
2. Any expenses for treatment or surgery carried out more than 2 months after the date of the incident which you are claiming for.
3. The extra cost of single or private room accommodation unless it is based on medical advice.
4. Any treatment or medication of any kind that you receive after you return to your initial point of departure.
5. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your initial point of departure..
6. Any medical treatment or associated costs of any kind occurring if you have refused the offer of repatriation when, based on medical advice, you are fit to travel.
7. Any medical costs in the insured residency country and/or Romania.

## **SECTION A2 – REPATRIATION**

**You are not covered under this section if you have purchased our Domestic Flights Cover product**

We will pay to return you to Romania if we think this is medically necessary, and Colonnade will arrange this for you, up to the limit shown in the table of benefits according to the insurance product you have purchased.

We will pay the cost of returning your body or ashes to Romania, or for the cost of burial or cremation in the country where you die if this is different from the country where you normally live, up to the limit shown in the table of benefits according to the insurance product you have purchased.

## **WHAT YOU ARE NOT COVERED FOR**

Any medical treatment or associated costs of any kind occurring if you have refused the offer of repatriation when, based on medical advice you are fit to travel.

## **SECTION A3 – PERSONAL ACCIDENT**

**You are not covered under this section if you have purchased our Domestic Flights Cover product**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the amount shown on the Schedule of Benefits to you or your executors or administrators if you are involved in an accident whilst on a trip, which within 12 months of the accident results in one or more of the following:

- Complete loss of arm, leg, hand or foot.
- Complete loss of sight in both eyes
- Permanent Total Disability
- Death

The death benefit is reduced to EUR 5,000 for each insured child aged under 18.

We will pay only one personal accident benefit per insured person during the period of insurance, as shown on your certificate of insurance.

## **SECTION B – LEGAL EXPENSES**

**You are not covered under this section if you have purchased our Domestic Flights Cover product**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the amount shown in the table of benefits, according to the insurance product you have purchased, for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

## **WHAT YOU ARE NOT COVERED FOR**

1. Any legal costs and expenses which we have not agreed to accept beforehand in writing.
2. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, Colonnade Insurance SA Luxembourg – Sucursala Bucuresti, our agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who you have traveled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business.
6. Any claims arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 31 days after the incident took place.

## **SECTION C1 – TRIP CANCELLING**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the overall limit shown on the Schedule of Benefits for travel and accommodation expenses that you have paid or have agreed to pay and which you cannot get back, if it is necessary and unavoidable for you to cancel your trip as a result of the following:

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, close business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are required to attend court as a witness (but not as an expert witness) or you are put in compulsory quarantine.
4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave and which leaves the vehicle unusable.
5. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
6. If the police or the insurers of your home need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
7. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate in Romania.

### **WHAT YOU ARE NOT COVERED FOR**

1. A deductible amount of EUR 30 for each insured person.
2. You not wanting to travel.
3. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
4. Cancelling the trip because of a medical condition or any illness related to a medical condition that you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
5. Failure to obtain the required inoculations, vaccinations, passport or visa. Any costs incurred due to fluctuation in exchange rates.
6. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.
7. Trip cancellation caused by the carrier regardless of the reason for such cancellation.

## **SECTION D1 – LOST, STOLEN AND DAMAGED BAGGAGE**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the overall limit shown on the Schedule of Benefits for the following (individual limits apply).

### **PERSONAL BELONGINGS AND BAGGAGE**

1. Your personal belongings and baggage if damaged, stolen, lost or destroyed on your trip.  
It will be our decision to pay either:
  - a. the cost of repairing your items;
  - b. to replace your items; or
  - c. the cost of replacing your items, less an amount for wear, tear and loss of value.
2. Property owned by you with a limit for any one item, set or pair of EUR 600 up to the overall limit shown in the Schedule of Benefits.
3. All valuables (please see definition) that are owned by you up to the overall limit of EUR 600 with a limit for any one item set or pair of EUR 600.
4. Loss or theft from unattended motor vehicles, trailers or caravans provided the articles are kept in a locked boot or glove compartment. We will only pay up to EUR 80 for each insured person.

### **WHAT YOU ARE NOT COVERED FOR**

1. A deductible amount of EUR 30 for each insured person.
2. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.
3. Theft, loss of or damage to household goods, pedal cycles, motor vehicles, marine equipment and craft and their accessories.
4. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
5. Shortages due to mistakes, neglect, omission or depreciation in value.
6. Any loss or theft which you do not report to the police within 24 hours of discovering it and for which you do not get a written report.
7. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
8. Cash not being carried by you (unless it is held in a locked safety deposit box).
9. Theft, loss or damage to photographic, electrical equipment, electrical items or valuables left in checked in baggage.
10. Theft, loss of or damage to dentures, bridgework, corneal/contact lenses, spectacles, sunglasses, mobile telephones or artificial limbs or hearing aids.
11. Property you leave unattended in a public place.
12. Any loss, theft or damage to items carried on a vehicle roof rack.
13. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
14. Damage caused to suitcases, holdalls or similar carriers unless the item is damaged beyond economical repair.
15. Loss or theft or damage of personal belongings or baggage while not in your control or in the control of any person other than an airline or transport company.
16. Winter sports equipment or golf equipment.

## **SECTION D2 – BAGGAGE DELAY**

We will pay up to the overall EUR 170 limit depending on the insurance product you have purchased, for buying essential items if your baggage is delayed or lost during an outward journey for more than six hours. You must get written confirmation of the length of the delay and receipts for any items that you buy.

Important notes:

- You need to have the written report and/or confirmation from the airline or transport company the delayed time;
- You need to keep all receipts and/or bills for the purchased goods;
- For your trip to the initial departure point, Section D2 will not apply;

- In case you lose your baggage permanently, we will deduct any payment made for baggage delay from the sum insured for lost baggage.

## **SECTION E – MISSED DEPARTURE**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you incur to reach your booked holiday destination if you cannot reach the final international departure point because:

- **public transport** services fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are traveling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tire, puncture or flat battery).

### **WHAT YOU ARE NOT COVERED FOR**

1. Any claim for damage resulting from a natural catastrophe or windblown volcanic ash. (If you have paid the required premium for natural catastrophic coverage, please refer to this section for details of the damage claimed).
2. Any claim for damages if you did not allocate sufficient time to arrive at the original departure point or check-in at or before the recommended time.
3. Any claim for which you have not obtained a written confirmation from the relevant transportation company or authority stating the reason for the delay or how long the delay lasted.
4. Any claim in respect of your own motor vehicle suffering a mechanical breakdown if you cannot prove that the vehicle was up to date with its inspection and that any recovery or repair was carried out by an authorized service.

## **SECTION F – TRAVEL DELAY**

### **WHAT YOU ARE COVERED FOR**

We will pay up to the amount shown in the table of benefits if your departure by aircraft, sea vessel, coach or train is delayed for more than 6 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

On the basis of receipts, the Insurer will reimburse the Insured for costs if, as a result of a delay of at least 6 hours after the scheduled time, the Insured has paid the necessary expenses for the purchase of basic necessities such as clothing, toiletries, food, and for booking accommodation for one or more additional nights and transfer to and from the airport.

The responsibility of the Insurance Company shall consist in reimbursing the Insured for essential expenses incurred by the Insured and not covered by the professional transportation company, in an amount not exceeding the sum insured indicated in the Table of Benefits.

**Please keep receipts for any items that you buy.**

### **WHAT YOU ARE NOT COVERED FOR UNDER SECTION F**

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover, please see that section for details of what **you** are entitled to claim.)
2. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

## **SECTION G – INSURANCE FOR MONEY WITHDRAWN FROM AN ATM AND LOST BY THE INSURED AS A RESULT OF THEFT OR ATTACK DURING THE INSURED'S TRIP**

### **WHAT YOU ARE COVERED FOR**

1. The insurance will cover money withdrawn from an ATM by the Insured during a trip abroad and lost as a result of an attack (robbery) that took place no later than 2 hours after the time of withdrawal of money from the ATM;
2. The insurance will cover money withdrawn from any ATM in the world, except for ATMs operating on the territory of Romania and the country of permanent residence of the Insured.

## **SUM INSURED ON THE BASIS OF THE INSURANCE OF MONEY WITHDRAWN FROM AN ATM AND LOST AS A RESULT OF AN ATTACK (ROBBERY)**

1. The sum insured shall be the actual amount withdrawn from an ATM and lost as a result of an attack (robbery), but shall not exceed the equivalent of EUR 1000 for the total duration of the Insured's stay abroad;
2. The sum insured on the basis of the insurance of money withdrawn from an ATM and lost as a result of an attack (robbery) shall be the sum per Insured for the total duration of the Insured's stay abroad.

## **WHAT YOU ARE NOT COVERED FOR**

In addition to the exclusions specified in Section General Exclusions regarding all sections of this document, the Insurer shall not be responsible for money withdrawn from an ATM by the Insured while traveling abroad and lost as a result of an attack (robbery) when:

- 1) the withdrawal of money took place on the territory of Romania or the country of permanent residence of the Insured;
- 2) the loss of money as a result of an attack (robbery) occurred after the expiry of 2 hours from the moment of withdrawing money from an ATM;
- 3) the loss of money has not been documented by a police report drawn up by the local police in the country where the event took place.

## **PROCEDURE FOR INCIDENTS UNDER THE INSURANCE OF MONEY WITHDRAWN FROM AN ATM AND LOST AS A RESULT OF AN ATTACK (ROBBERY)**

The Insured is obligated to notify the Insurer in writing of the loss of money withdrawn from an ATM following an attack (robbery) within 7 calendar days from the date of the completion of the trip, and to provide:

1. a police report of the incident from the local police;
2. a bank statement confirming the withdrawal of money from an ATM.

## **SECTION H ASSISTANCE SERVICES**

### **WHAT YOU ARE COVERED FOR**

#### **H1 SERVICES 24/7 THROUGH THE ASSISTANCE COMPANY**

The Assistance Company will provide immediate assistance if you are ill or suffer personal injury outside Romania. This company provides emergency services 24 hours a day, 365 days a year and can be contacted at:

Emergency telephone number: +4021 307 92 92 40

When contacting the Assistance Company you will need to specify that you are insured with us and provide the following information:

Your Name, Your Address, Your Overseas Telephone Number, Your Certificate/Policy Number as specified on your Certificate/Policy of Insurance.

In certain cases we may need to contact your personal doctor. Please keep a note of your doctor's telephone number with your Certificate/Policy of Insurance.

The Assistance Company, on the basis of information obtained from the Insured, will arrange assistance in each of, and in all situations covered by the insurance.

#### **H2 CONTINUATION OF THE INSURED'S PLANNED TRIP**

If the Insured's state of health, after the completion of treatment for a sudden illness or an accident, allows the Insured to continue his/her trip, the Assistance Company, at the Insured's request, will arrange and cover the costs of transportation of the Insured, together with the Insured's accompanying Insured family members from the place of his hospitalization to a later stage of their interrupted journey (by train or coach, at the discretion of the Assistance Company, and if the anticipated duration of the journey by train or coach exceeds 12 hours, by plane (economy class), in order to enable the Insured to continue his journey.

### **H3 ASSISTANCE IN CASE OF NECESSARY EARLY RETURN OF THE INSURED**

If the Insured is obliged to return unexpectedly, earlier than planned, to the territory of Romania or the Insured's country of residence, and the means of transportation initially planned cannot be used, the Assistance Company will arrange and cover the costs of transportation of the Insured to the territory of Romania or the Insured's country of residence, by train or by coach, at the discretion of the Assistance Company, and, if the anticipated duration of the journey by train or coach exceeds 12 hours, the Assistance Company will arrange and cover the costs of air transportation (economy class). This service will be provided only in the event of:

- a) sudden illness of a member of the Insured's family, resulting in hospitalization or death of that family member.
- b) a burglary, fire or flood in an apartment or a house in the Insured's place of residence on the territory of Romania or the country of permanent residence of the Insured, which requires legal and administrative measures to be taken during the planned trip, during which the presence of the Insured is necessary.

The Insured's need to return early must be documented and approved in advance by the Assistance Company. Transportation costs will be covered up to an amount corresponding to the cost of arranging this transportation to the territory of Romania by the Assistance Company. These transportation costs will not reduce the sum insured under the coverage for the costs of treatment and medical assistance.

### **H4 COVERAGE OF ACCOMMODATION AND TRANSPORTATION COSTS OF THE PERSON ACCOMPANYING THE INSURED DURING A TRIP ABROAD**

- a) If, following a sudden illness or an accident, the Insured has to be hospitalized, the Assistance Company will arrange and cover the costs of accommodation, meals and return transportation for an accompanying person of the Insured, provided that the presence of this person is not necessary and recommended in writing by the doctor supervising the treatment of the Insured abroad, appointed and approved by the Assistance Company. The accompanying person will be transported from the place where the Insured is hospitalized to the place of residence of the accompanying person on the territory of Romania or the country of residence of the Insured.
- b) In the event of the death of the Insured following a sudden illness or an accident, the Assistance Company will arrange and cover the costs of accommodation, meals and return transportation for a person who accompanies the remains of the Insured and remains with them during transportation to the territory of Romania or the country of residence of the Insured. The person accompanying the mortal remains of the Insured to the territory of Romania or the country of residence of the Insured shall be transported to the place of burial or to a relevant institution on the territory of Romania or the country of residence of the Insured. The choice of this destination will be at the discretion of the Assistance Company.

The above-mentioned costs will be reimbursed for a maximum period of 7 days, with a daily limit of 150 EUR for trips abroad and 100 EUR for Domestic trips. The Insurer will cover the cost of transportation of the person by train or coach - at the discretion of the Assistance Company. If the anticipated duration of transportation by train or coach exceeds 12 hours, the Insurer will cover the cost of air transportation (economy class). The transportation costs referred to above will be reimbursed up to the amount corresponding to the amount corresponding to the arrangement of this transportation to Romania by the Assistance Company. These transportation costs will not reduce the sum insured under the coverage for treatment and medical care costs.

### **H5 ASSISTANCE IN CASE OF NECESSARY EXTENSION OF THE TRIP OF THE INSURED**

In case the Insured's health condition does not require hospitalization, the initially planned period of the Insured's trip has expired and the Assistance Company is unable to transport the Insured for reasons beyond the Insured's control, the Assistance Company will arrange and cover the cost of the Insured's accommodation and meals. In addition, the costs incurred in connection with the accommodation of a person called to accompany the Insured will be reimbursed for a maximum period of 3 days, with a daily limit of 150 EUR for trips abroad and 100 EUR for Domestic trips.

### **H6 EXTENSION OF INSURANCE COVER IN EMERGENCY CASES**

The period of insurance will be extended without the need to pay an additional premium, for a maximum of 3 calendar days, if the Insured's return is delayed for the reasons specified in points a) - f) below, which are beyond the Insured's control:

- a) Failure of the means of transportation (land, water or air transportation);
- b) Fortuitous events: fire, hurricane, flood, torrential rain, hail, volcanic ash,
- c) Avalanche, lightning strike, earthquake, sinking or landslide, explosion or crash of an airplane;

- d) Rescue operation carried out in connection with the fortuitous occurrences specified in point b) above;
- e) Cancellation or delay of public transport due to adverse weather conditions;
- f) Accident of a means of land, water or air transportation.

If there is a risk that a trip abroad may be prolonged, the Insured is obliged to contact the Assistance Company immediately. The Insurer will extend the period of insurance free of charge in cases of emergency, provided that the Insured provides proof of the occurrence of the above mentioned events. In the event of breakdown of a means of transportation, this proof shall be an invoice for the repair or towing of a vehicle or a written confirmation of such breakdown by the transportation company.

**EXCLUSIONS:**

- 1) if there have been medical contraindications, known to the Insured or the Policyholder, against the Insured traveling abroad, or if, before the Insured went abroad, he/she was advised to undergo surgery or hospital treatment;
- 2) Sums which exceed the amounts necessary for the Insured to recover sufficiently to return or to be transported to his place of residence or to a medical care center in Romania or in the Insured's country of residence;
- 3) resulting from conditions, illnesses or consequences of accidents which occurred outside the period of insurance and whose treatment has not been completed;
- 4) arising from diseases resulting from alcoholism;
- 5) related to treatment in sanatoriums, therapies at recreation centers or addiction treatment centers, physiotherapy, heliotherapy, aesthetic operations, plastic surgery and beauty treatments;
- 6) if, in the opinion of a supervising doctor, the commencement of treatment can be postponed until the Insured returns to the territory of Romania or the country of permanent residence of the Insured;
- 7) not resulting from a sudden illness or accident;
- 8) which are not necessary for the diagnosis or treatment of a medical condition, in connection with a medical check-up or preventive vaccination;
- 9) related to traveling abroad for the purpose of obtaining medical advice, resulting from a planned treatment and its related complications;
- 10) resulting from failure to comply with the recommendations of a supervising doctor or doctors of the Assistance Company;
- 11) arising from chronic conditions;
- 12) related to a childbirth occurring after the thirtieth week of pregnancy;
- 13) relating to an abortion, unless the abortion was performed to save the life or health of the Insured and is permitted by the legislation of the country in which it was performed;
- 14) related to artificial insemination or infertility treatment, as well as the purchase of contraceptive means;
- 15) resulting from operations or treatment by unconventional methods;
- 16) relating to the repair and purchase of corrective eyeglasses and the repair of prostheses (including dental prostheses), medical equipment, medical appliances and rehabilitation equipment;
- 17) resulting from the deterioration of the Insured's state of health as a result of the worsening of a chronic condition.