

# Travel Insurance

## Insurance Product Information Document

Company: GRAWE Hrvatska d.d., Republic of Croatia

Product: GRAWE TRAVEL



This document provides the essential information on this product. Complete pre-contractual and contractual information on this product is provided in other documents (information provided to the policyholder prior to the conclusion of the insurance contract, insurance policy and Terms and conditions of the insurance).

### Type of Insurance:

GRAWE TRAVEL insurance is intended for the use by foreign nationals during their stay in the Republic of Croatia



#### What is insured?

- ✓ **Medical Care and Rescue Costs**  
The costs of necessary medical care, rescue operations and medically necessary transportation (including helicopter transportation) shall be compensated in the events of acute illnesses (including epidemics or pandemics such as Covid-19) and bodily injuries, as a consequence of accident.  
Sum insured is 30.000 EUR for the individual and 60.000 EUR for family insurance.
- ✓ **Traveler Accident Insurance**  
Compensation in the case of permanent disability or death of the Insured, as a consequence of accident during travel.  
Sum insured for the case of death is 5.000 EUR for the individual and 10.000 EUR for family insurance.  
Sum insured for the permanent disability is 10.000 EUR for the individual and 20.000 EUR for family insurance.
- ✓ **Luggage Insurance**  
Loss, damage or destruction of luggage are compensated, incurred as a result of theft, robbery, carrier's delayed delivery of luggage, traffic accident, fire, natural disasters.  
Sum insured is 500 EUR for the individual and 1.000 EUR for family insurance.
- ✓ **Costs of Return Trip from Destination as a Result of Unanticipated Circumstances**  
Compensation of the costs of early or delayed return of the Insured, in the case of sudden serious illness or death of the Insured or of his/her close family member, a severe medical condition as a consequence of the Insured's accident, natural disaster and/or outbreak of a disease at the insurance destination point, of breaking and entering in the Insured's apartment etc.
- ✓ **Additional Coverage during Travel**  
Providing information on the options of medical care at an out-patient clinic, contacting a physician and family in the event of hospitalization, costs of transportation of a body and of funeral in the event of death of the Insured, compensation for issuance of personal identity documents, or for loss of payment means in the event of theft and similar incidents.



#### What is not insured?

The Insurer's obligation shall be excluded in entirety in the following cases:

- x events that are attributable directly or indirectly linked to natural disasters, seismic phenomena or weather influences
- x caused by the Insured, deliberately or through gross negligence
- x directly or indirectly associated with war, terrorism, sabotage etc.
- x incurred as a result of the Insured's performance of professional manual labour or activity

If the medical care related costs are covered by the Insurance:

- x medical treatment abroad that was the reason for the travel
- x maintaining pregnancy and child birth
- x beautifying, makeover, rejuvenating treatments etc.

If the luggage insurance is provided:

- x money, securities, music instruments, sailing boards, arms.

If the return trip related costs are included:

- x medical conditions or incidents incurred at the beginning of the travel.

Other insurance exclusions are listed in Conditions of Conditions of GRAWE Travel Insurance in points 6., 14., 19., 20. and 31.



#### Are there any restrictions on cover?

- ! persons with diseases of the organs requiring treatment, with severe physical disabilities or mental impairments, persons completely deprived of legal capacity and persons with a permanent disability of 100% cannot be insured
- ! only a foreign national in the Republic of Croatia with a duly registered and, as the maximum, six-month stay in the country, may be the Insured
- ! the coverage is limited to the contracted insurance sums
- ! if the insurance is provided for accidents involving death of the Insured who is under fourteen years of age, then only the funeral costs up to 3.000 EUR will be covered
- ! for dental treatments, only the necessary costs will be covered incurred to eliminate or relieve pain
- ! luggage in a motor vehicle shall not be covered against a burglary and/or robbery occurred from 9:00 PM to 6:00 AM, unless the vehicle was parked in an indoor parking garage with continuous surveillance



### Where am I covered?



the Insurer's coverage shall be applicable on the territory of the Republic of Croatia



### What are my obligations?

- to pay the Insurance Premium, if the Insured is also the Policyholder
- immediately after the incurrence of the insured event, to take all the actions to remove and reduce the extent of damage
- to report the insured event to the Insurer and comply with its instructions
- to give to the Insurer all the available information and data, which may be needed to determine the cause, extent and the value of damage and to present to Insurer all the original evidence on the amount of damage (bills/invoices, medical findings, police records/minutes etc.)
- to report without delay any damage incurred as a result of criminal offence committed by third party and describe in detail to the competent police authority and obtain the confirmation in writing, concerning the reported incident



### When and how do I pay?

The Premium shall be paid in full before the start of the Insurance (in cash, with debit or credit card etc.).



### When does the cover start and end?

The Insurer's coverage shall start running on the date and at the time, indicated in the Policy as the Insurance Starting Date and Time, but at the earliest at the beginning of the travel, provided that the Premium has been paid until such date and that a national border crossing point was crossed at the time of entry in the Republic of Croatia. If the date of issuance of the Policy coincides with the Insurance Starting Date, then the Insurer's coverage shall start running at 00:00 h on the following date.

The Insurer's coverage shall expire on the date and at the time indicated in the Policy as the Insurance Expiration Date or earlier, if the travel is completed before such date.



### How do I cancel the contract?

The Policyholder may notify the Insurer of the withdrawal from the Insurance Contract (unilateral termination of the Insurance Contract when concluding a distance contract) within 7 days from the day of concluding the contract. In that case, the policyholder shall not bear the obligations arising from that contract.

The Insurance Policy may be terminated unilaterally before the date indicated in the Policy as the Travel Starting Date.

The Insurance Contract terminates at the end of the trip on which one of the following circumstances occurs: diseases of organs requiring treatment, severe physical or mental impairment, complete deprivation of legal capacity of the Insured, permanent disability of the Insured of 100%.