"ALL RISK" travel cancellation insurance

If the Insured cancels the contracted trip due to unforeseen obstacles or obstacles which could not have been prevented or avoided by the Insured, and which may have arisen between the time of the conclusion of the contract concerning the trip and the commencement of the trip, or if for these reasons the Insured is forced to interrupt a trip which has already commenced, on the condition that he had not used more than 50% of the planned trip, the Insurer shall indemnify him/her 90% of the actual travel cancellation costs providing that the causes to the loss event in question.

Insurance does not include travel cancellation costs caused by:

- mistakes while selecting travel destinations (locales, hotels etc.) or service providers;
- gross negligence or wilful misconduct of the Policyholder or the Insured;
- multiple bookings or reservations with overlapping travel times;
- the Insured's unwillingness to travel;
- war, hostilities, war operations or similar actions and terrorism of any kind;
- epidemics and pandemics;
- natural events;
- act of God;
- prohibitions and government decisions;
- nuclear events;
- events that occurred prior to insurance contract conclusion, or could have been predicted;
- insolvency, payment incapability or bankruptcy of the travel operator;
- planned, anticipated or deferred surgical procedures, medical treatments or interventions.

The Insured is obliged to within 3 (three) working days of the occurrence of any reason for travel cancellation as specified in Terms and Conditions, cancel the trip at the travel agency with which he/she has entered into the travel agreement or to cancel the arrangements with the provider of accommodation and transport during the trip in question.

This clause is an excerpt from "Terms and Conditions for Travel Insurance Package 243-1213" and whole regulations are set out in Terms and Conditions.

For more information about Insurance, please contact us at Allianz info telephone +385 72 100 001.