



About our travel insurance services

The insurer

This insurance cover is provided by AIG Romania S.A.. We are based at 10 Montreal Square, WTC, D Entrance, Room 1.12, District 1, Bucharest, Romania.

Main characteristics of the travel insurance

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

Under the policy you have purchased you are covered for up to 31 days (the start and end dates are set out in your Certificate of Insurance). All trips must begin and end in Romania.

Cover for cancellation begins when you book your trip or pay your insurance premium, whichever is the later. Cover for all other sections begins when you leave your home address in Romania, or from the start date shown on your Certificate of Insurance, whichever is the later. Cover ends when you return to your home address in Romania, or the end date shown on your Certificate of Insurance, whichever is the earlier.

Price

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

What to do if you want to cancel your policy

If this travel insurance is not suitable for you, you may cancel within 14 days of the cover starting or the date on which you get your policy documents, whichever date is later. You may cancel your cover by emailing czechairlinesromania@aig.com.

We will refund all premiums you have paid within 30 days of the date you contact us to request cancellation. However, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

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 your local Czech Airlines representative

In relation to claims:

Claims Manager

AIG Romania S.A.

10 Montreal Square, WTC, D Entrance, Room 1.12, District 1, Bucharest, Romania.

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

We will do our best to resolve any difficulty directly with you. If you are not satisfied, you are entitled to refer this matter to the Insurance Supervisory Commission, which will deal with your complaint. Their address is: 18 Amiral Contantin Balescu Street, Bucharest, Romania, tel +40 21 316 78 80)

Law

This insurance will be governed by Romanian Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Romania.

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 in Romanian



Travel Insurance Policy Wording

GENERAL INFORMATION

Health agreements

In countries where reciprocal health agreements exist you should take all reasonable steps to obtain the benefit of them. For example, when you are travelling to a European Union Country, a European Health Insurance Card allows you to receive free or reduced cost emergency health care in European Union 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.

Eligible Persons

Individual, partner and family provided the applicable premium has been paid. All persons must be permanently resident in Romania and have not spent more than six months outside of Romania during the year immediately before you bought this policy. Adults are covered while travelling independently, children are covered only when accompanied by an adult Persons having reached their 65th birthday on or before the start date of any trip, are not eligible for cover.

Excesses

Under most 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.

High Risk Activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured or if it is the main purpose of your trip. You are covered for the following activities automatically, providing they are not the main purpose of your trip:

- Archery
- Golf
- Cycling
- Scuba Diving (to a depth of 30 metres)
- Rambling/Trekking
- Water Skiing/Wind Surfing/Snorkelling
- Hot Air Ballooning (pre-booked with your Tour Operator)
- Deep Sea Fishing
- Parascending (over water)

- Roller Skating
- Sailing within Territorial Waters (not as a member of the crew)

If the sport or activity you are participating in is not mentioned in the above list please check that this insurance meets your needs. Please also note General Exclusions number 17. For specific activities, cover under Section E, Personal Liability, will not apply.

Law

This contract will be governed by Romanian Law, and you and we agree to submit to the exclusive jurisdiction of the courts of Romania.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please email czechairlinesromania@aig.com. 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 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 any job for which you are suitably qualified and which lasts 12 months from the date of occurrence. And, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

'Public transport'

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

'Relative'

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

'Trip'

Your holiday or journey within countries of the Geographical Area starting at the time that you leave your home address in Romania or from the start date shown on your Certificate of Insurance, whichever is later. The end of your trip is defined as the date that you return to Romania or at the end of the period shown on your Certificate of Insurance, whichever is earlier. Cover for cancellation starts at the time that you book the trip or pay the insurance premium, whichever is later. A trip has a maximum duration of 90 days.

Special note

Cover under this insurance ends when you return to your home in Romania.

'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'

AIG Romania S.A.

'You', 'your'

Each insured person named on the Certificate of Insurance. Please see the Eligible Persons section on page 2.

Geographical areas

You are covered anywhere in the world under this policy except for any Trip in, to or through the following countries: Afghanistan, Cuba, Iraq, Liberia or Sudan.

Medical and other emergencies

24-hour emergency service

The emergency medical assistance company AIG Assist 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: [+420 222 111 177](tel:+420222111177)

When you contact AIG Assist you will need to say that you are insured with AIG Romania S.A. 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 AIG Assist for you immediately. If they do not, this could mean we reduce the amount we pay for medical expenses. 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 AIG Romania Claims Department when you return to Romania. Please ensure you keep all bills and receipts

Returning early to the Romania

If you have to return to Romania under Section A (Cancelling and cutting short your trip) or Section C (Medical and other expenses) AIG Assist must authorise this. If they do not provide prior authorisation this could mean that we will not provide cover or we may reduce the amount we pay for your return to Romania.

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 AIG Assist immediately or we may not be able to guarantee medical expenses. If you need any medical treatment, AIG Assist or their representatives may need to see all of your relevant medical records and information.

Important claims information – How to make a claim

Medical claims

If you receive medical attention 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, money and passport

You must tell the relevant carrier about any delay, loss or damage to personal belongings, money and passport 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 money or passport or 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

You must notify any claim to AIG Romania 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:

AIG Romania Claims Department Claims Manager

**10 Montreal Square, WTC, D Entrance, Room 1.12,
District 1, Bucharest, Romania
Phone: +4 021 3009 619**

E-mail: aig.romania@aig.com

AIG Romania 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.

THE INSURANCE General conditions

The following conditions apply to this insurance.

1. You must be permanently resident in Romania and have not spent more than six months abroad during the year immediately before you bought this policy.
2. 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.
3. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your full claim.
4. 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.
5. You must supply all the documents that AIG Assist ask for so that they may deal with any claim. You will be responsible for any costs involved in doing this.
6. you must take reasonable care of your property.
7. 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.
8. 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.
9. 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.
10. You must, where practical, keep any articles that are damaged and send them to AIG Assist if they ask. You must pay any costs involved in doing this.
11. 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.
12. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.
13. You must obtain prior authorisation from AIG Assist if you have to return to Romania and you intend to claim under Sections A) Cancelling and cutting short your trip, or C) Medical Expenses. If you do not, we may reduce the amount we pay for your return to Romania or we may not provide cover.

GENERAL EXCLUSIONS

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, or
 - f. pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the start of or during the trip or 24 weeks in the case of a known multiple pregnancy.
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, actions of any government of any country or threat of such event.
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 H (Personal belongings, baggage and money) 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 claim relating to winter sports.
17. Any claim arising or resulting from canyoning, mountaineering or pot holing or any equipment used for these events. You are not covered for the following: Abseiling, being a crew member on a vessel sailing from one country to another, being on an expedition, gliding, hang gliding, heats, hunting, jet biking, jet skiing, parachuting, professional or semi-professional sport, racing (not on foot), scuba diving below 30 metres, white water rafting above level 3. Other sports and activities may not be covered. Please check that this insurance meets your needs
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. Claims arising from any person(s) who have reached the age of 65 at the start date of any trip.
24. Any claim you make if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

SECTIONS OF INSURANCE

Section A - Cancelling and cutting short your trip

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 or cut short 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 (this applies to self-drive holidays only).
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. You not wanting to travel.
2. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
3. Cancelling or cutting short 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.
4. The cost of your original return trip if this has already been paid and you need to cut short your journey.
5. If you have to cut short your trip and do not return to Romania.
6. Failure to obtain the required inoculations, vaccinations, passport or visa. Any costs incurred due to fluctuation in exchange rates.
7. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.

8. Pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the beginning of the trip or 24 weeks in the case of a known multiple pregnancy (unless the pregnancy was confirmed after the date your travel tickets or confirmation of booking were issued or in the case of single trip policies, the start date of your policy) and cancellation or cutting short your trip is confirmed medically necessary.

Please read the general conditions, exclusions and Schedule of Benefits.

Section B - Abandoning your holiday and travel delay

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if the start of your pre-booked outward or return international trip by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least twelve hours on each occasion.

Travel delay outside of your control

We will pay RON 50 after each complete twelve-hour period of delay, as long as you eventually go on the trip. We will pay up to the overall limit shown on the Schedule of Benefits.

Abandonment

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay an amount equal to the cost of your trip up to the overall limit shown on the Schedule of Benefits less any amounts that you can get back.

Special conditions which apply to section B

It is a condition of the cover provided under this section that:

1. You must have checked in for your trip at or before the recommended time; and
2. You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

What you are not covered for

1. Any claim that results from strikes or industrial action that were public knowledge before the start of your trip.

Please read the general conditions, exclusions and Schedule of Benefits.

Section C - Medical and other expenses

If you are admitted into hospital as an in-patient for more than 24 hours, you must tell AIG Assist 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 £200 as long as it is for the immediate relief of pain only.)
2. Up to RON 23.000_ for either 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.
3. Extra accommodation (bed and breakfast) and travel expenses (economy class) for:
 - a) you to return to Romania if you cannot return as originally booked;

- b) someone to stay with you and travel home with you;
 - c) one relative or friend to travel Romania to stay with you and travel home with you;
- provided that this is based on medical advice and AIG Assist has approved it.
4. We will pay to return you to Romania if we think this is medically necessary, and AIG Assist arranges this for you.

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 12 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 Romania.
5. Any claim arising for costs you incur, if you are travelling to any country with a reciprocal arrangement and you do not register for treatment under the national equivalent scheme of those countries if you become ill.
6. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to Romania.
7. 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.

Please read the general conditions, exclusions and Schedule of Benefits.

Section D - Personal accident

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 RON 23.000_ for each insured child aged under 16.

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

Please read the general conditions, exclusions and Schedule of Benefits.

Section E - Personal liability

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for all losses in the aggregate during the period of insurance as shown on your Certificate of Insurance, if you are legally liable for damages incurred by you which are caused by an accident that happened during the trip, and leads to claims made against you as a result of:

1. Accidental bodily injury to a person who is not a member of your family or household, a travelling companion, or employed by you;
2. Loss of or damage to any property which does not belong to you, is not in the charge of, and is not in the control of you or any member of your family, household or employee;

3. Loss of or damage to temporary holiday accommodation that does not belong to you, or any member of your family, household or employee.

You must allow us to manage and monitor your defence or to negotiate on your behalf in relation to the claim.

Special conditions which apply to section E

It is a condition of the cover provided under this section that:

1. You must give us notice of any cause for a legal claim against you as soon as you know about it and send us any other documents relating to any claim; and
2. You must help us and give us all of the information we need to allow us to manage and monitor your defence. You must not negotiate, pay, settle, admit or deny any claim unless you get our written permission.

What you are not covered for

1. Fines imposed by a Court of Law or other relevant bodies;
2. For anything caused directly or indirectly by:
 - a) liability that you incur as a result of an agreement that you made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, water craft (other than rowing boats or canoes), animals or weapons or firearms
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade, profession or business
 - iv) racing of any kind (other than on foot)
 - v) any deliberate, criminal, malicious or illegal act.
3. Liability covered under any other insurance policy wording;

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.

Please read the general conditions, exclusions and Schedule of Benefits.

Section F - Legal expenses

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits in respect of all insured persons in connection with any one event giving rise to a claim for legal costs and expenses arising as a result of pursuing claims for compensation and damages resulting from your death, illness or injury during your trip.

Special conditions which apply to section F

It is a condition of the cover provided under this section that:

1. We will have complete control over any legal advisors appointed and any proceedings;
2. You follow our advice or that of our agents in handling any claim.

What you are not covered for

1. Any claim where we or our legal advisors 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.
2. The costs of making any claim against us, our agents or advisors or against any tour operator, accommodation

- provider, carrier or any person with whom you have travelled or arranged to travel.
3. Any costs or expenses which we have not agreed in advance.
 4. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
 5. Any claims arising out of you owning, possessing, or using motorised or mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms, explosive devices or weapons.
 6. Any claims arising out of your criminal, malicious or deliberate acts.

Please read the general conditions, exclusions and Schedule of Benefits.

Section G - Missed departure

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the necessary and reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward or return journey because public transport services fail or the vehicle in which you are travelling is involved in an accident or breaks down.

Special conditions which apply to section G

It is a condition of the cover provided under this section that:

1. you must allow enough time to arrive at your departure point at or before the recommended time;
2. you must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. if your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

What you are not covered for

1. Any claim, which is the result of a strike or industrial action that you knew about before you booked your trip.

Please read the general conditions, exclusions and Schedule of Benefits

Section H - Personal belongings, baggage and money

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)

H1 - 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:
the cost of repairing your items;
to replace your items; or
the cost of replacing your items, less an amount for wear, tear and loss of value.
 - a. Property owned by you with a limit for any one item, set or pair RON 2,200 up to the overall limit shown in the Schedule of Benefits.

- b. All valuable items (please see definition) that are owned by you up to the overall limit of RON 2,200 with a limit for any one item set or pair of RON 2,200.
 - c. 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 RON 460 for each insured person.
2. We will pay up to the overall RON 1,400 limit for buying essential items if your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

H2 - Personal money

We will pay for the following.

We will pay up to the RON 1,000 limit for the loss or theft of cash, or traveller's cheques, if you can give us evidence that you owned them and evidence of their value. The most we will pay for the loss or theft of cash is RON 500. the most we will pay for each insured child under 16 years of age is RON 230

H3 - Passport and travel documents

We will pay for the following.

We will pay up to the RON 1,000 limit for the cost of replacing your passport, travel tickets, Green Cards and admission tickets prepaid before your departure

What you are not covered for under Section H:

1. A limit of 10% of each claim, 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. Loss of your passport if you do not report the loss to the Consular representative of your country of nationality within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.
17. Winter sports equipment or golf equipment.

Please read the general conditions, exclusions and Schedule of Benefits.

Section I- Hospital benefit

(This section does not apply for trips within Romania)

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if, after an accident or illness that is covered under Section C (Medical and other expenses) of this insurance, you go into hospital as an in-patient outside Romania. We will pay up to RON 50 for each complete 24-hour period whilst you are in hospital. Benefit ceases if hospitalisation continues back in Romania. Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls during your trip.

Please read the general conditions, exclusions and Schedule of Benefits.

Section J - Hijack

What you are covered for

We will pay up to RON 50 for each full 24-hour period if the aircraft or sea vessel in which you are travelling is hijacked on the original, pre-booked, outward or return journey for a period over 24 hours. We will only pay up to the RON 250 limit shown on the Schedule of Benefits.

Special exclusion which applies to section J

You are not covered for any claim resulting from you acting in a way which could cause a claim under this section.

Special condition which applies to section J

It is a condition of the cover provided under this section that you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions, exclusions and Schedule of Benefits.

Schedule of Benefits

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

Section	Benefit	Single Trip	Policy Excess
A	Cancelling and Cutting Short your Trip	1,200	
B	Travel Delay	50 for each 12 hour delay up to 250	
	Abandonment	1,200	
C	Medical Expenses	450,000	
D	Personal Accident	30,000	
E	Personal Liability	75,000	
F	Legal Expenses	30,000	
G	Missed Departure	1,000	
H	Personal Belongings	7,400	10%
	Single Article Limit	2,200	
	Valuables Limit	2,200	
	Delayed Baggage	1,400	
	Personal Money	1,000	
	Cash Limit	500	
	Passport	1,000	
I	Hospital Benefit	50 per day up to 250	
J	Hijack	50 per day up to 250	