

TRAVEL INSURANCE PROGRAMS

Globy Cancellation

TERMS & CONDITIONS

SECTION 1. DEFINITIONS:

The following terms shall have the following meanings in these policy conditions:

INSURED: The person insured by this policy and anyone acting on his/her behalf. For Insured persons older than 70 years old all the covers apply except health related Incidents.

INSURERS/INSURANCE COMPANY: The Greek branch of the insurance company AGA International S.A., located at 10 Premetis Street, 17342 Agios Dimitrios, Attika, Greece, tel: (+30) 210 99.88.100.

TRAVEL/JOURNEY: Travel to any part of the world with the exception of destinations which the insurance company has selected not to cover due to travel directives, with duration up to 30 (thirty) days, using an approved official carrier, for professional or recreation purpose and with destination and scheduled intermediate stops which are stated during the time of issue of the Contract.

EUROPE: The Geographic region of Europe and the countries bordering the Mediterranean Sea.

NORTH AMERICA: USA and Canada

WORLD: The remaining world, besides Europe and North America.

FAMILY: The spouse, the children, the parents, the parents-in-law and the siblings of the Insured.

GLOBY: One of the selected travel insurance programs underwritten by the insurance company, for which the corresponding premium has been paid.

CONTRACT: The present insurance Contract.

INCIDENT: Any state or occurrence, such as sudden illness or accident or any other incident covered explicitly by the present Contract.

ILLNESS: A sudden incident which occurs during the Journey for which treatment is essential in order to maintain life and/or to provide alleviation from the pain, suffering or lesions.

HOSPITAL: The organization that undertakes the accommodation of patients for the provision of diagnosis and treatment.

PERSONAL ACCIDENT: Bodily injury that is caused exclusively from violent, accidental and by external and visible means, during the Journey of the Insured and constitutes the exclusive cause of death or permanent total or partial disability.

EXCESS: Uninsured amount which is subtracted first before the reimbursement from the corresponding cover of insurance.

NATURAL DISASTER: All Natural destructions (without limitation) caused by such elements as earthquakes, tidal waves, hurricanes, storms, volcano eruptions, floods, etc.

WAR: Hostilities or use of military force from any nation or race for economic, geographic, nationalistic, political, racial, religious or other aims.

TERRORIST ACT: Actual or threatened use of means, force or violence with direct or indirect scope the cause of damage, wound or agitation, aiming at the human life, property or possessions or at government for the achievement of financial, national, nationalistic, political, racial or other aims.

STRIKE: Any form of workers' movement, disturbance or agitation with intention the hindrance or the interjection of provision of services or production.

SECTION 2. DIRECTIONS FOR CLAIMS

In the event of an accident or Illness of the Insured with forecast for hospitalization, the Insured or anyone acting on his/her behalf, should contact the insurance company immediately at **(+30) 210 99.88.118** (24 hours a day), so that the cover is confirmed in order to arrange for the direct payment of expenses, otherwise the insurance company may not cover it. For every other case of Incident, the Insured should contact the insurance company providing:

- The Insurance certificate number and the information indicated on it.
- Description of the Incident.
- Original Medical information and receipts.
- Original relative elements and proofs.

All additional related documents not provided, will be obtained at the expense of the Insured.

SECTION 3. TERMS AND CONDITIONS

Globy is constituted by the Directives, Advices, Terms, Conditions and Exclusions that are reported in the present Contract which are applicable in all the sections of the present. Non conformity means that the insurance company may not cover claims partially or entirely.

Part 1. Activation & Effective Period

- 1.1 The cancellation cover is in effect from the moment of issue of the Contract and expires upon completion of check-in at the first point of departure.
- 1.2 The cancellation cover is in effect only if it was purchased along with the tickets or the trip booking or within 48 hours and there is no reason for cancellation.
The insurance company will not carry out any investigation to verify the Contract's issue date; the responsibility for inaccurate statements is borne solely by the Insured.

Part 2. General Terms

- 2.1 If the Insured needs immediate medical care, the insurance company **must be** notified immediately.
- 2.2 In the event of death of the Insured, the insurance company maintains the right to require an autopsy before or after the burial, on the expense of the legal representatives of the Insured.
- 2.3 Globy covers are expressed in Euros. For expenses paid outside of Europe, benefits are paid in the official exchange rate of the local currency to the Euro, at the day of the transaction.
- 2.4 Benefits for each Incident cover in total up to the exhaustion of the indicated sum on Section 5 (Table of Covers) for the particular cover per Insured, after the application of any applicable Excess and of any amount compensated by any other insurance company or third party up to the actual cost of the damage in total compensation.
- 2.5 The Insured should allow the representatives of the insurance company to examine him/her, to inspect the medical records and make available all useful elements for the assessment of the Incident.
- 2.6 In case of any Incident, the Insured should notify the insurance company in order to activate the cover and to inform for the compensation or benefit from any other third party.
- 2.7 In case any Incident that is covered by this Contract is also covered by another insurance contract or third party, the insurance company will only pay its corresponding share last; up to -in total compensation- the corresponding insured amount on the Table of Covers for the Globy Program selected.
- 2.8 The Insured **owes to** follow all the Directives, Advices, Terms, Conditions and Exclusions of this Contract, in order to avoid rejection of coverage.
- 2.9 The Insured should assist the insurance company in recovering any payments made which are actually covered from any other insurance contract or third party.
- 2.10 No return of premium is allowed after the legal renunciation period or the expiration of the Contract or past the effective date of any cover of this Contract.
- 2.11 The Insured should not undertake any responsibility that commits the insurance company without the prior consent of the insurance company.
- 2.12 The insurance company has the right to regulate ipso jure all issues that result from or in relation to claims, on behalf of the Insured.
- 2.13 The insurance company will not cover any Incident that was caused due to the Insured's failure to act in a responsible and prudent way in order to deter from it or didn't take care of his/her property.
- 2.14 The insurance will be cancelled and the Insured will be prosecuted in the event of intended distortion, falsification, false description or dissimulation of circumstances or materials.
- 2.15 The Insured will not factor in the decision for the choice of and the order of claims that will be compensated. All these decisions will be made strictly by the insurance company.
- 2.16 The insurance company is not liable for any claim, obligation, entrustment, agreement, expense, demand, cession or transfer of any benefit arising from this Insurance.
- 2.17 The Insured **must** follow the advice of the insurance company for the handling of an Incident and **must not** negotiate, pay, arrange or recognize any claim without the prior explicit consent of the insurance company.
- 2.18 The insurance company can act on behalf of the Insured, in order to recover or ensure compensation from third parties, for an Incident that was covered by the Contract. The sum that will be recovered or ensured will belong to the insured company.
- 2.19 The Insured (depending on the Incident) should retain tickets which have not been used and provide them to the insurance company.
- 2.20 The insurance company manages the information and personal data of the Insured, in compliance with the directives of the Committee of Protection of Personal Data.
- 2.21 This Contract is regulated, interpreted and is in effect according to the Greek legislation. The Greek version of the Terms, Conditions and Table of Covers, supersedes any version in other languages. In the event of conflict between the insurance company and the Insured as for the interpretation of the Contract, the conflict will be resolved by the competent courts of Greece in Athens.

SECTION 4. EXCLUSIONS

Part 1. Medical Incidents, when the Insured:

- 1.1 Travels, contrary to advices of doctor or physiotherapist.
- 1.2 Travels in order to receive medical advice or diagnosis, to be submitted in medical or chirurgial intervention, to receive treatment or to voluntarily interrupt pregnancy.
- 1.3 Was aware of a medical or physical condition or Illness or disease his/her's or of any other individual who may influence the travel arrangements, prior to time the travel arrangements were made.
- 1.4 Suffers from lunacy, intellectual Illness, sentimental or psychological trauma, concern, depression or fear of flights or travel.
- 1.5 Is in a waiting list to receive Hospital treatment.
- 1.6 Is expected to give birth within 4 (four) months, following the date of return from the Journey.
- 1.7 Is aware of a terminal diagnosis.
- 1.8 Has an Incident resulting from hospitalization or treatment prior to the Journey or that should continue during the Journey.

Part 2. Other Incidents of the Insured, resulting directly or indirectly from:

- 2.1 Cancellations after check-in or due to a Strike of any involved party, organization or company.
- 2.2 Damages or claims caused with deceit or because of omission of the Insured or of persons for which the Insured is responsible for.
- 2.3 Incidents which have not been reported to the insurance company, within 30 days from the day of the occurrence.
- 2.4 Damages, cancellations and unwillingness to fulfil obligations or any other problem that influences the smooth conduct of the Journey due to bankruptcy, insolvency or economic hindrances of any enterprise or individual who is involved in the conduct of the Journey.
- 2.5 Damage caused by Natural Disaster.
- 2.6 Radiation, or infection caused by radioactivity, nuclear fuels or outcast, atomic explosions, radioactive toxic substances or matters of any nuclear component.
- 2.7 War, civil War, invasion, revolt, revolution, use of military force, Terrorist Act or attempt of dissuasion or appeasement of a Terrorist Act.
- 2.8 Participation of the Insured in games and sports professionally or in competitions or in trials or training for such games or sports or participation in flying or dangerous or extreme sports, climbing, explorations and diving, hunting, flights or training as a pilot or as a member of staff in an airplane or a marine vessel.
- 2.9 Use of Vehicles for which the Insured **does not** hold a proper legal license to operate.
- 2.10 Deliberate exposure of the Insured in exceptional or unprovoked danger (with the exception of an effort to save a human life), self-destruction, suicide, attempt of suicide or deliberate self caused wound.
- 2.11 Participation of the Insured in War operations, military service in armed forces or participation in criminal acts.
- 2.12 Use or infusion of medication (except if they are provided with a prescription from a specialist doctor, with the exception of substitutes of narcotics or narcotic substances), alcoholism, intoxication or other abuse by the Insured.
- 2.13 Wound, Illness or death of the Insured, attributable to aphrodisiac diseases, to the HIV virus, to AIDS or to ARC and/or any variation of the previous.
- 2.14 Any Incident that is caused directly or indirectly by epidemics and/or pandemics.

Part 3. The insurance company will discontinue the coverage of the Insured, for:

- 3.1 Consequent expenses of an Incident without the communication with and consequently the further approval of expenses from the call center of the insurance company.
- 3.2 Voluntary departure, without the previous approval of Medical personnel of a first aid center or hospital.

	Cover Limits per person
COVER 1. DEPARTURE CANCELLATION	
<u>Departure Cancellation cover is in effect only if:</u> The program Globy Cancellation has been selected and the corresponding premium has been paid. The amount insured is the amount that was declared as 'trip cost'.	
Covered Incidents are the sudden illness (under 70 years old) and the accident (all ages) of the Insured or a member of the Insured's Family, in case of: <ol style="list-style-type: none"> 1. Hospitalization of the Insured due to an Incident, provided that the period of hospitalization or post hospitalization recovery period (as prescribed by the attending physician) is beyond the date of departure for the Journey. 2. Hospitalization of a Family member due to an Incident prior to but extending beyond the scheduled date of departure of the Insured for the Journey. 3. Death of the Insured person due to an Incident. 4. Death of a Family member from an Incident, necessitating the presence of the Insured and the consequent travel cancellation of the departure for the Journey. <u>Covers the cancellation charges up to the limit indicated incurred in respect of:</u> <ol style="list-style-type: none"> 1. the individual insured travel costs, following cancellation of departure for the Journey upon the occurrence of an Incident to the Insured; 2. the individual insured travel costs, following cancellation of departure for the Journey upon the occurrence of an Incident to any of the Insured's Family members. 	€ 10.000