

«Holiday-Guarantee» insurance - our product at a glance

This overview provides you with information on the material content of the group insurance contract between Inter Partner Assistance S.A. and TUI AG concerning the “Holiday-Guarantee” insurance. The contracting parties’ rights and obligations arise following conclusion of the insurance contract, in particular on the basis of the contract terms and statutory provisions.

What is this type of insurance?

The travel insurance is offered via a group insurance contract with TUI AG as the policyholder. If you are commencing or already commenced a booked journey with a TUI tour operator or TUI AG from the 11.07.2020 until 31.12.2020, you automatically become an insured person under this group insurance contract. This enables you to benefit from the services stated below.

Who is the insurer?

The insurer is Inter Partner Assistance S.A., Avenue Louise 166, 1050 Brussels, Belgium.

Who is the policy holder?

The policyholder is TUI AG (hereinafter referred to as “TUI”), Karl-Wiechert-Allee 4, 30625 Hannover, Germany.

Which individuals are covered?

If you have your official residence within the European Economic Area and you are commencing or already commenced a booked journey with a TUI tour operator or TUI AG from the 11.07.2020 until 31.12.2020, you are an insured person.

Other insured persons are family members of the insured person, if they booked and commenced the journey together with the insured person. Family members in the context of this insurance are spouses/life partners/life companions, provided that they live with the insured person at the common main place of residence and are registered there with their primary residence, as well as dependent children of the insured person or his/her spouse/life partner/life companion, up to the age of 25 years. These dependent children don’t have to be living at the common main residence of the parents.

What is insured?

Medical repatriation and medical costs

- This coverage is applicable in case of infection with the SARS-COV-2 virus and the resulting Covid-19 illness as well as similar epidemics or pandemics.
- Coverage of medical costs for outpatient or inpatient treatment including PCR tests.
- Medical repatriation to a hospital in your country of residence (within the EEA) in case of infection with the SARS-COV-2 virus and the resulting Covid-19 illness, if no medical or legal reasons speak against it. Our medically certified international staff is responsible for the judgement on the medical reasons.
- Mortal remains repatriation or burial on site in case of death.
- Return travel of family members to the place of residence (takeover of additional costs and rebooking fees).
- Max. coverage of EUR 150.000

Vacation guarantee

- Applies for infection with SARS-COV-2 virus or a similar epidemic or pandemic virus, quarantine and denial of entry into the destination country due to body temperature check.
- Costs for additional transport up to EUR 250.
- Rebooking fee up to EUR 50.
- Costs for return ticket, if the booked flight can’t be rebooked, up to EUR 500.
- Cost for accommodation due to quarantine up to 14 nights and up to EUR 250 per night (for all insured persons travelling together).
- Max. coverage of EUR 3.500.

Medical Assistance

- Information by phone on topics of vaccination, illnesses at travel destination, travel pharmacy, medical precautions, medications, ambulatory and stationary healthcare.

Telemedical Assistance

- Option of medical counselling with a doctor via phone during the journey.
- Available in English (24/7) and German (weekdays 8 am to 9pm).

What is not insured?

- Costs which are already covered by third parties (subsidiarity).
- Journeys longer than 90 days.
- Journeys for which the departure is scheduled after 31st of December 2020 or the return journey is scheduled after the 31st of March 2021.

Medical repatriation and medical costs

- Repatriations that aren't connected with the insured illnesses.
- Repatriation to countries not within the European Economic Area.
- Medical costs that aren't related to an infection with the SARS-COV-2 virus and the resulting Covid-19 illness as well as similar epidemics or pandemics.

Vacation guarantee

- Costs which are covered by third parties (e.g. tour operators or public authorities).
- Costs for an accommodation or return journey costs which show a substantial difference in quality and price to the previously booked one.
- Costs arising from federally mandated repatriations.

Further restrictions of coverage

- There is no insurance cover in areas for which the German foreign office (or the respective official agency of the country of residence of the insured person) has issued a travel warning.
- There is no insurance cover if the damage is resulting from gross negligence or intentional damage.
- There is no insurance cover if the damage is predictable for the insured person, unless they have exercised due care.

Where does the insurance apply?

The insurance applies worldwide.

How much is the premium and when is it due?

You don't need to pay a separate fee for the services described above, these are covered by TUI for you.

What are obligations for the insured person?

Obligation to reduce damage and inform

In case of an insurance incident you must, if possible, ensure that the damage is avoided or minimized and inform the insurer immediately.

Obligation to cooperate

You must obey the instructions of the insurer and need to submit all needed information for the determination of the coverage. If necessary, you must release your doctors from medical confidentiality.

When does the cover start and end?

The cover of the insurance will start with the valid booking of a journey with a tour operator within the TUI Group, earliest 48 hours before the start of the journey. The cover of the insurance will end with conclusion of the journey or not later than 90 days after the beginning of the journey, as well as if the ticket is cancelled.