

Cancellation Insurance

Insurance Product Information Document

Company: Accept försäkringsaktiebolag (publ), registered in Sweden

Product: Cancellation insurance 1250

The insurance product information document is a summary of the translation of the Finnish terms and conditions. Please refer to the terms and conditions 1250 for full information on www.accept.se/resebyra. The latest review of this insurance product information document was November 1st 2017.

What is this type of insurance?

The cancellation insurance can reimburse your costs if you need to cancel after booking has been finalized, due to sudden illness, death, divorce, employer filing for bankruptcy or if an unforeseen event occurs in your residence. The deductible is normally 10 %. If the cancellation concerned someone over 70 years old the deductible can be higher.



What is insured?

- ✓ The travel arrangements included on the same invoice as the premium for this insurance, if cancellation is due to:
 - ✓ sudden illness,
 - ✓ death,
 - ✓ divorce,
 - ✓ employer filing for bankruptcy,
 - ✓ unforeseen event in residence.
- ✓ Maximum compensation is: €1 500 per person.



What is not insured?

- ✗ Travel arrangements on other invoice.



Are there any restrictions on cover?

- ! Cancellation where the insured lacks valid passport and/or visa.
- ! Cancellation due to pregnancy.
- ! Cancellation due to known circumstance.



Where am I covered?

- ✓ Everywhere in the world.



What are my obligations?

- You are obliged to file a claim within three months and enclose relevant and correct documentation in order that Accept may adjust your claim.



When and how do I pay?

The insurance is paid at the same time and in the same manner as the travel arrangement is paid.



When does the cover start and end?

The insurance covers cancellation due to events occurring between booking and moment of departure.



Do I need the insurance?

This is up to you, but you never need multiple insurances that have the exact same cover. Follow the table below to see if you need to top up cover you may have through other insurances. If you do have multiple insurances, you may turn to any of the insurers to file a claim.

Can compensation be paid if I/my fellow traveler are covered by:	
Card insurance that does not cover all fellow travelers.	Yes
Card insurance that does not cover taxes.	Yes
Homeowners insurance that does not include cancellation coverage.	Yes
Homeowners insurance that includes cancellation coverage.	No
Separate cancellation insurance for the same travel arrangements from other company.	No

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i Miscellaneous information

This insurance may be purchased from insurance distributors. Accept försäkringsaktiebolag is the insurer, adjusts claims and handles claims decision review that may arise. The premium includes a commission based on the insurance price in order to cover sales costs for the insurance. This insurance cannot be bought directly from Accept.