



Voluntary Travel Cancellation Insurance Summary of Terms and Conditions



The insurance partner of C&T Hungary Travel Agency (hereinafter referred to as Travel Agency) is Colonnade Insurance S.A. Branch Office in Hungary (hereinafter referred to as Partner). Please find a summary of our Partner's insurance terms and conditions regarding voluntary travel cancellation insurance hereunder.

Voluntary travel cancellation insurance has a one-time fee of 5,5% of the tour price that has to be paid upon application to the tour, together with the deposit. The fee is non-refundable.

The insurance contains 20% deductible, meaning you are entitled to get an 80% reimbursement of your non-refundable pre-paid expenses.

Travel cancellation insurance is designed to reimburse you in case of a cancellation. Reimbursement is possible if the trip is cancelled for the following unforeseen reasons:

- if you, your traveling companion or an immediate family member suffers an illness or injury – and this fact is supported by medical documentation
- if you, your traveling companion or an immediate family member suffers from relapse of an existing chronic illness - and this fact is supported by medical documentation
- if you, your traveling companion or an immediate family member dies – and this fact is supported by medical documentation
- if your property is robbed or damaged by fire, lightning, explosion, flood, thunderstorm, earthquake and your immediate presence is necessary at home at the time of the trip – and this fact is supported by a record of the applying authorities

If covered reasons happen, the trip has to be cancelled in writing within 2 working days at the Travel Agency, and the reimbursement claim has to be submitted to the Partner within 2 working days afterwards.

The reimbursement claim is an official form that the Travel Agency supports by filling it in with the necessary information (eg. tour price, deposit data, cancellation date, etc) related to the travel. The claim should contain every supporting document related to the travel and cancellation (eg. medical documentation, submitted application form, invoice of the paid instalments, signed travel services agreement, terms and conditions of travel, personal data, signed insurance policy, records of authorities, etc). Information provided in the claim and supporting documents is strictly confidential.

Reimbursement is possible only if the travel is cancelled for covered reasons 35 days or less prior to departure. The reimbursed amount is not more than the instalment paid to the Travel Agency, decreased by the 20% deductible.

Reimbursement claims are handled by the Partner's headquarters in Budapest (1143 Budapest, Stefánia út 51., phone: +36/1/460-1500). Reimbursement is first possible 20 days after the claim was submitted.



Reasons your travel cancellation insurance will not cover you

- You didn't see a doctor before cancelling your trip because of illness
- Your illness does not require emergency medical assistance, surgery or thorough checkup (eg. you have a flu or virus infection)
- You didn't provide documentation for your trip cancellation reasons and expenses
- You gave up on your trip too soon