

DUAL

Insurance product information document

Product : Mobility Protect

Insurer: AXIS Specialty Europe SE
registered number 353402 SE, located at 20 Kildare Street,
6th Floor, Dublin 2, D02 t3v7, Ireland, authorised by
the Central Bank of Ireland. VAT number 0637340H

This information document provides a summary of the main covers and exclusions of the product. It does not take into account your specific needs and requests. Full details of this product can be found in the pre-contractual and contractual documentation.

The insurance is distributed by Dual Europe GmbH and underwritten by AXIS Specialty Europe SE.

What type of insurance is it?

This is an insurance and assistance product designed to cover the Insureds indicated by the Policyholder, in the event of difficulties (accident, illness, death, travel incident, assault, health or political crisis in particular) arising during their Mission, Expatriation or Secondment.



What is covered?

Unless indicated otherwise in your Contract, the following items are insured:

- ✓ **Accident benefits:**
- ✓ - Disability benefit (lump sum based on degree of disability)
- ✓ - Accidental death benefit (including funeral and inheritance costs)
- ✓ - Additional benefits: cosmetic surgery, workplace/home/car remodelling, hospital deductible, retraining costs, medical aids, transition benefit, rehabilitation benefit, immediate benefit for serious injury, coma benefit, spa holiday allowance, kidnap benefit, compensation for broken bones, household help, tuition fees for children, childcare costs, pet care costs, staff replacement costs
- ✓ **Assistance benefits:**
- ✓ - 24/7 emergency assistance, medical referral, patient transport, repatriation, search and rescue, psychological support, funeral/repatriation, sending replacement employee, legal support, cash advance, replacement documents, kidnap response, evacuation in crisis situations
- ✓ **Health benefits:**
- ✓ - Treatment costs abroad for medical emergencies (inpatient, outpatient, surgery, medication)
- ✓ - Hospital allowance abroad
- ✓ - Convalescence allowance
- ✓ - Costs for infectious disease tests after assault
- ✓ **Travel Disruption benefits:**
- ✓ - Trip cancellation, interruption, rebooking costs
- ✓ - Flight delay, missed connection, piracy/terrorism disruption
- ✓ - Delayed baggage replacement costs
- ✓ - Return transport of motor vehicle
- ✓ - Cover of rental vehicle excess
- ✓ **Luggage benefits:**
- ✓ - Loss, damage, or destruction of luggage due to crime, accident, natural hazards
- ✓ - Limited cover for valuables and cash
- ✓ - Unauthorized use of bank/credit cards and SIM cards
- ✓ **Personal Liability benefits:**
- ✓ - Liability for bodily injury and property damage during business trips abroad



What is not insured?

- X Deliberate acts or criminal offences
- X Nuclear energy, war, civil war (with limited exceptions)
- X Cyber risks
- X Accident exclusions:
- X Accidents due to mental disorders, impaired consciousness, intoxication (with limits)
- X Accidents as aircraft pilot or during speed races
- X Damage to intervertebral discs, infections (except specified), poisoning (except single ingestion)
- X Psychological reactions without organic injury
- X Assistance exclusions:
- X Planned medical treatments known before travel
- X Pregnancy within 8 weeks before due date
- X Benefits ordered without prior consent
- X Kidnap in excluded countries (e.g., Afghanistan, Iraq, Nigeria, Somalia, Syria, Yemen)
- X Health exclusions:
- X Planned treatments, pregnancy-related treatments (except emergencies)
- X Psychoanalysis, alternative medicine, non-recognized treatments
- X Dental prostheses and orthodontics
- X Travel Disruption exclusions:
- X Events caused by gross negligence
- X Pregnancy within 8 weeks before due date
- X Travel to countries with existing travel warnings
- X Strike or civil war known before departure
- X Luggage exclusions:
- X Items left unattended in public places
- X Certain items (e.g., spectacles, contact lenses, tools, securities, weapons)
- X Damage due to wear and tear, natural defects, insects
- X Personal Liability exclusions:
- X Professional or commercial activities
- X Motor vehicles, aircraft, watercraft (except specified)
- X Hunting, racing, extreme sports
- X Environmental damage, asbestos, radiation
- X Fines and penalties

Are there any restrictions on covers?

- ! - Age limit: benefits reduced by 50% after age 75
- ! - Private trips limited to 30 days

- ✓ - Includes damage to rented accommodation fixtures and fittings.

- ! - Nordic residency and national insurance requirement
! - Certain occupational categories excluded unless agreed
! - Total maximum insured sum for group accident: €50,000,000; for aircraft use: €25,000,000



Where am I covered?

- ✓ Worldwide, unless otherwise stated in the policy. Some benefits apply only abroad.



What are my obligations?

When you sign the contract and during the period of the Contract:

- ✓ You must pay the Premium in accordance with the agreed terms and conditions.
- ✓ Any change in your professional activities must be notified to your broker and be subject to our written agreement.
- ✓ Any change in the Insured's professional activity as originally notified to us must be notified to your broker and agreed in writing by us.
- ✓ You must give full and accurate answers to all questions put to you concerning the insurance.
- ✓ You must inform your broker as soon as possible if you become aware of any inaccuracy or change in the information you have provided to us, either before or during the period of insurance.

In the event of a Loss:

- ✓ In the event of an Accident or Illness that may give rise to a loss under this insurance, you must:
 - seek the attention of a duly qualified medical practitioner as soon as possible, whom you must authorise to examine you as part of the examination of the loss.
 - inform your broker as soon as possible (in any event within 30 days or within 5 days for a liability claim).
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the Loss or a related pre-existing condition.
 - provide your broker with all the information we reasonably require concerning the claim.

Failure to comply with your obligations may result in the rejection of a claim, a reduction in the amount we pay, the termination or cancellation of your Contract.



How and when do I make my payments?

The Premium of the Contract is set out in the Special Terms and Conditions. Your broker will inform you of all the details concerning the date and methods of payment.



When does cover begin and end?

The start and end dates of cover are specified in your Special Terms and Conditions. Unless otherwise stipulated, this insurance is offered for a period of one year, renewable by tacit agreement for periods of one year.



How can I terminate the contract?

You can terminate your Contract at least 90 days before the expiry date of the contract, by contacting your broker.