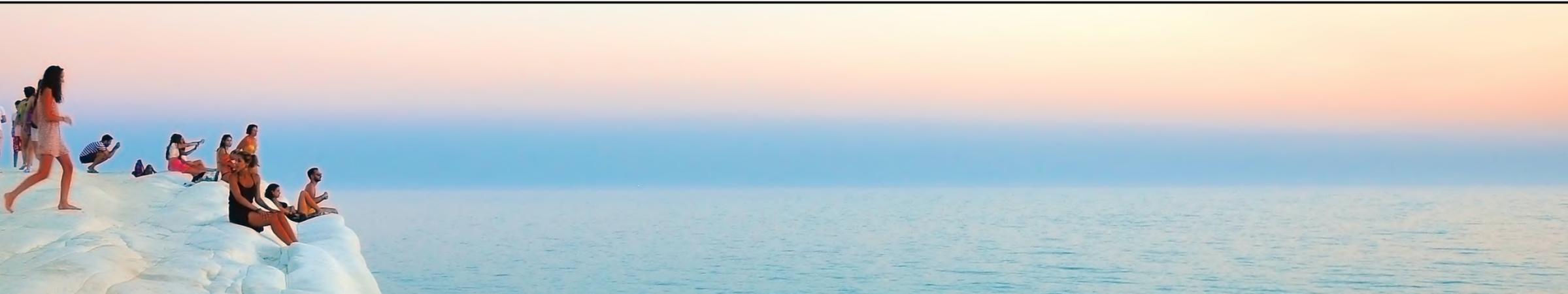


MODULAR TRAVEL INSURANCE FACTORY



kiva
Supporter



NO TWO TRIPS ARE THE SAME

OUR APPROACH – GIVE OUR PARTNERS THE POSSIBILITY TO CREATE TAILORED TRAVEL INSURANCE PRODUCTS FOR THEIR TRAVELLERS.

MODULARITY ENABLES YOU TO:

- 1. BETTER FULFILL NEEDS OF YOUR CUSTOMERS
- 2. STANDARDIZE OFFERING THROUGH ALL YOUR MARKETS OR LOCALIZE IT IN EACH OF YOUR MARKETS.

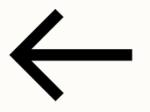
- ✓ **FLEXIBLE TECH**
- ✓ **MODULAR BENEFITS AND RATES**
- ✓ **MULTIPLE LANGUAGES**





TRAVELER

Examples of types of travelers: adventure, student, business, domestic, international, family



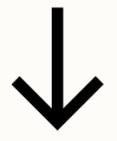
OTA/TRAVEL AGENCY

Configure products for specific needs of its travelers (mandatory vs. optional benefits, covered reasons, sums insured etc.)



ONLINE CONFIGURATION

Request is submitted for implementation



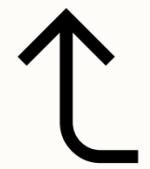
battle face



IMPLEMENTATION

Product creation, finance, marketing, compliance, engineering and finally testing. Partner is involved and guided by battleface

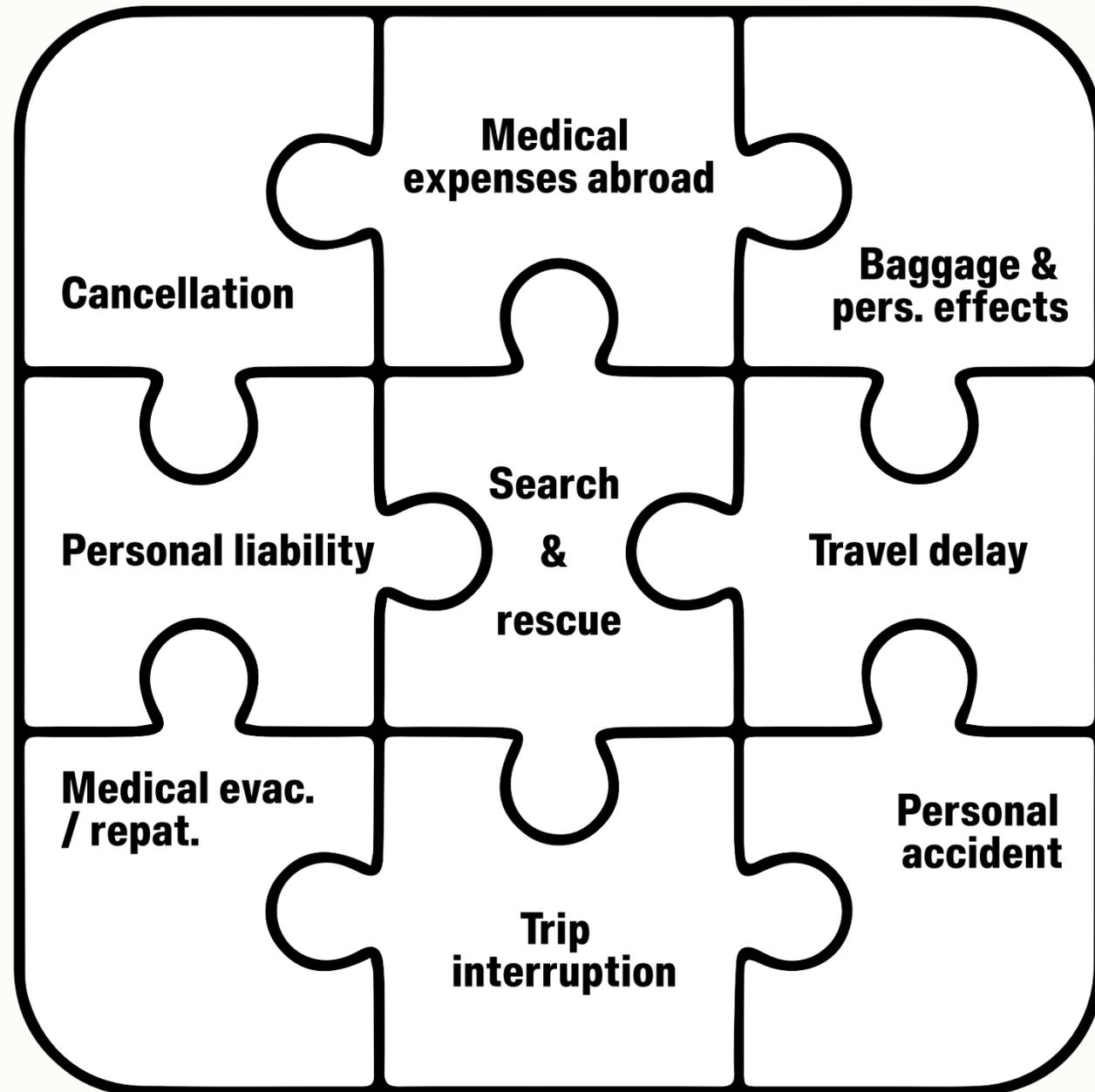
Product is made available for the OTA and its customers



HOW IT WORKS



CHOOSE MODULES FROM A BROAD RANGE OF INSURANCE BENEFITS



FURTHER AVAILABLE MODULES

- Trip curtailment
- Replacement employee
- Missed connection
- Late night delay
- Security evacuation
- Pet return
- Rental vehicle damage
- Vacation rental damage
- Vehicle return
- Event ticket insurance
- Baggage delay
- Business equipment
- Business necessity
- Covid-19 extension

TAILOR EACH MODULE: E.G. MEDICAL EXPENSES ABROAD.

BENEFIT LIMIT		EXCESS
\$30,000	\$1,000,000	\$50
\$50,000	\$2,000,000	\$100
\$100,000	\$10,000,000	\$250
\$250,000	\$20,000,000	
\$500,000	UNLIMITED	

DENTAL LIMIT	EXCESS
\$500	\$50
\$750	\$250
\$1,000	

ACTIVITY LEVEL
Winter
Business
None

PRE-EXSISTING CONDITIONS
180 day lookback
365 day lookback

BENEFIT TYPE
Standalone Benefit
Family Benefit



TAILOR EACH MODULE: E.G. TRIP CANCELLATION.

PRE-EXISTING CONDITIONS
180 day lookback
365 day lookback

PACKAGE VS. STANDALONE
Package includes Trip Interruption
Standalone Benefit

EXCESS LEVEL
0%
10%
20%

COVERED REASONS
Extensive choice of covered reasons to pick and choose from (see next page)



EXTENSIVE CHOICE OF COVERED REASONS

- FOR TRIP CANCELLATION
- FOR TRIP INTERRUPTION
- FOR TRIP CURTAILMENT

HEALTH & FAMILY	
Sickness, Injury, Death -incl. traveling companion -incl. family member NOT traveling with you -incl. business partner -incl. host at destination -incl. childcare provider	
Pregnancy	
Required immunization	
Mental, nervous, or psychological disorder	
Attending childbirth	
Organ transplant	
Pet is in a critical condition or dies	

TRANSPORTATION & ACCOMMODATION	
Traffic accident	
Strike	

WEATHER & NATURE	
Weather causing complete cessation of services	
Destination uninhabitable	
Home / primary residence uninhabitable	
Mandatory evacuation at destination	

LEGAL	
Legal separation or divorce	
Child adoption	

WORK & SCHOOL	
Employer initiated transfer	
Involuntary terminated	
Active military duty; military leave revoked	
Academic or professional examination	

PERSONAL SAFETY & SECURITY	
Terrorist incident	
Hijacked, jury duty, required to appear	
Kidnapping or disappearance	
Theft of passport/travel docs; passport not issued	
Riot/civil disorder	
Theft of automobile	

EVENTS & ACTIVITIES	
Event cancellation	
Closure of trail/slopes due to insufficient snow	
Lengthy trip delay	

EXAMPLE OF TRIP CANCELLATION COVERED REASONS SELECTION FOR STUDENT TRAVELS

HEALTH & FAMILY	
Sickness, Injury, Death -incl. traveling companion	✓
-incl. family member NOT traveling with you	✓
-incl. business partner -incl. host at destination -incl. childcare provider	
Pregnancy	
Required immunization	
Mental, nervous, or psychological disorder	✓
Attending childbirth	
Organ transplant	
Pet is in a critical condition or dies	

TRANSPORTATION & ACCOMMODATION	
Traffic accident	
Strike	

WEATHER & NATURE	
Weather causing complete cessation of services	
Destination uninhabitable	
Home / primary residence uninhabitable	
Mandatory evacuation at destination	

LEGAL	
Legal separation or divorce	
Child adoption	

WORK & SCHOOL	
Employer initiated transfer	
Involuntary terminated	
Active military duty; military leave revoked	
Academic or professional examination	✓

PERSONAL SAFETY & SECURITY	
Terrorist incident	
Hijacked, jury duty, required to appear	✓
Kidnapping or disappearance	
Theft of passport/travel docs; passport not issued	
Riot/civil disorder	
Theft of automobile	

EVENTS & ACTIVITIES	
Event cancellation	
Closure of trail/slopes due to insufficient snow	
Lengthy trip delay	

This selection is based on our recommendation for students, but it is up to you to adjust to match the ideal price/benefit expectations of your travellers

✓ **OUR PICK**

EXAMPLE OF TRIP CANCELLATION COVERED REASONS FOR ADVENTURE TRIPS

HEALTH & FAMILY	
Sickness, Injury, Death -incl. traveling companion -incl. family member NOT traveling with you	✓
-incl. business partner -incl. host at destination -incl. childcare provider	✓
Pregnancy	
Required immunization	✓
Mental, nervous, or psychological disorder	✓
Attending childbirth	
Organ transplant	
Pet is in a critical condition or dies	

TRANSPORTATION & ACCOMMODATION	
Traffic accident	
Strike	

WEATHER & NATURE	
Weather causing complete cessation of services	
Destination uninhabitable	✓
Home / primary residence uninhabitable	
Mandatory evacuation at destination	

LEGAL	
Legal separation or divorce	
Child adoption	

WORK & SCHOOL	
Employer initiated transfer	
Involuntary terminated	
Active military duty; military leave revoked	
Academic or professional examination	

PERSONAL SAFETY & SECURITY	
Terrorist incident	✓
Hijacked, jury duty, required to appear	✓
Kidnapping or disappearance	✓
Theft of passport/travel docs; passport not issued	✓
Riot/civil disorder	✓
Theft of automobile	✓

EVENTS & ACTIVITIES	
Event cancellation	
Closure of trail/slopes due to insufficient snow	
Lengthy trip delay	

This selection is based on our recommendation for adventurers, but it is up to you to adjust to match the ideal price/benefit expectations of your travellers

✓ **OUR PICK**

EXAMPLE OF TRIP CANCELLATION COVERED REASONS FOR BUSINESS TRIPS

HEALTH & FAMILY	
Sickness, Injury, Death -incl. traveling companion -incl. family member NOT traveling with you -incl. business partner -incl. host at destination -incl. childcare provider	✓
Pregnancy	
Required immunization	✓
Mental, nervous, or psychological disorder	✓
Attending childbirth	
Organ transplant	✓
Pet is in a critical condition or dies	✓

TRANSPORTATION & ACCOMMODATION	
Traffic accident	✓
Strike	✓

WEATHER & NATURE	
Weather causing complete cessation of services	
Destination uninhabitable	
Home / primary residence uninhabitable	✓
Mandatory evacuation at destination	

LEGAL	
Legal separation or divorce	✓
Child adoption	✓

WORK & SCHOOL	
Employer initiated transfer	
Involuntary terminated	
Active military duty; military leave revoked	✓
Academic or professional examination	✓

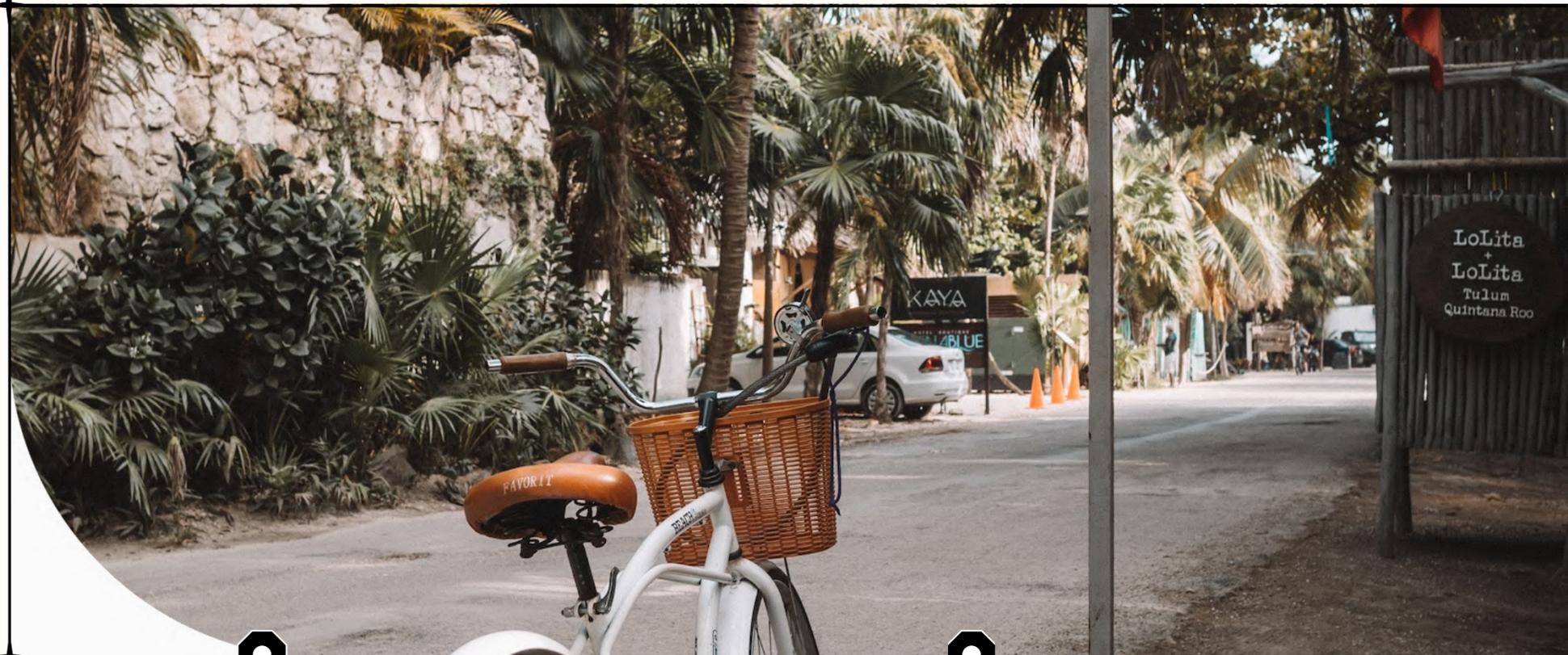
PERSONAL SAFETY & SECURITY	
Terrorist incident	
Hijacked, jury duty, required to appear	✓
Kidnapping or disappearance	
Theft of passport/travel docs; passport not issued	✓
Riot/civil disorder	
Theft of automobile	

EVENTS & ACTIVITIES	
Event cancellation	✓
Closure of trail/slopes due to insufficient snow	
Lengthy trip delay	✓

This selection is based on our recommendation for business travellers, but it is up to you to adjust to match the ideal price/benefit expectations of your travellers

✓ **OUR PICK**

AVAILABILITY & PLANS.



Q1 2023

- Availability of the following modules in Germany (German Language)
- Trip Cancellation
- Trip Interruption & Curtailment
- COVID-19 Extension



Q2 2023

- Availability of the following modules in Germany (German Language), Nordics (English Language) and Spain (ES)
- Trip Cancellation
- Trip Interruption
- Trip Curtailment
- Covid-19 Extension
- Medical Expenses
- Medical Evacuation
- Travel Delay
- Missed Connection
- Luggage
- Luggage Delay
- Personal Liability



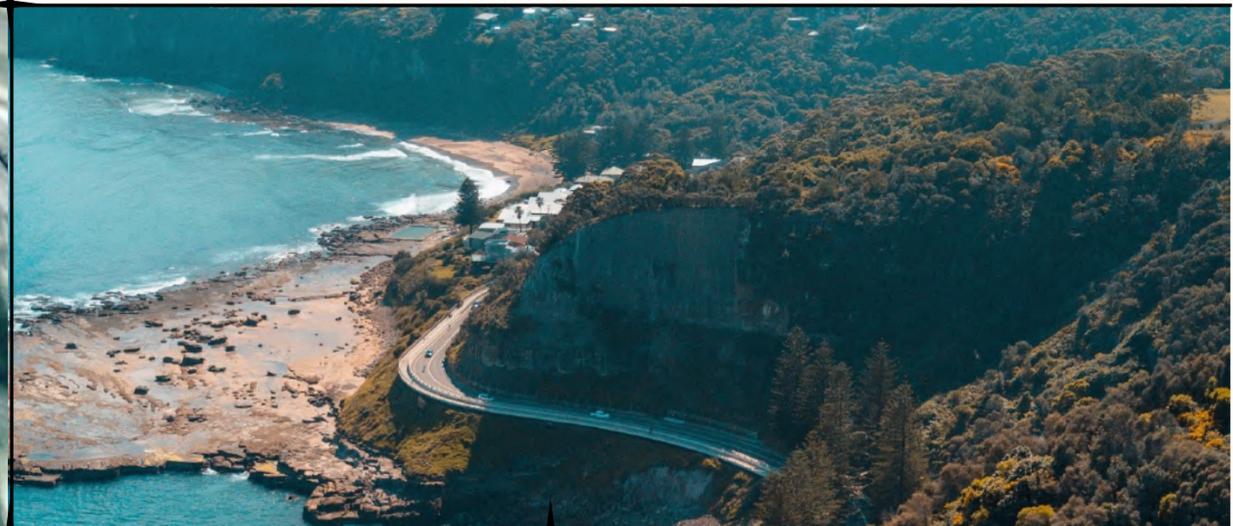
Q3 2023

- Availability in France (FR), Italy (IT) and further markets (ENG) on demand
- Ready to use modulars to be made available on demand.



Q4 2023

- Availability in BENELUX, Austria and further markets on demand



WE HANDLE 24/7 CUSTOMER, CLAIMS HANDLING AND ASSISTANCE SERVICES IN-HOUSE

Robin Assist

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