

TRAVEL INSURANCE

Insurance product information document

Company: AWP P&C – French insurance company

Product: AF1: Cancellation + Missed Flight / AF2: Comprehensive / AF3: Assistance

Allianz  Travel

This document presents a summary of the main types of cover and exclusions of the policy. It does not take into account your specific requests and requirements. You will find the complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The AF1, AF2 or AF3 insurance product is a temporary policy offered for any journey booked with AIR FRANCE and provides, subject to the option taken out, insurance coverage in the event of cancellation/postponement of the trip, missed flight, delay of the outgoing flight, damage to baggage or engagement of your third party liability, as well as traveller assistance services.



What is insured?

Depending on the option taken out:

Cancellation / Postponement of the trip

Reimbursement of cancellation or change charges in the case of covered events (limit: €6,500 per Insured Person and €32,000 per insured event)

Missed outgoing and/or return flight (excluding connecting flights)

Reimbursement of new journey or costs of changing initial transport

Delay of outgoing flight:

Payment of fixed compensation of €50 per person for a delay on the outgoing flight of 2 hours or more

Damage to baggage

Compensation in the case of disappearance of/damage to baggage (limit: €1,200 per Insured Person per claim)

Reimbursement for essential items in the event of a delay to baggage delivery (limit: €150 per Insured Person per claim)

Personal assistance

In the event of accident or illness:

Organisation of and payment for repatriation

In the event of hospitalisation of the Insured Person:

Payment of accommodation costs for a family member (limit: €50 per day for a maximum of 7 days) and return transport costs for a person accompanying minors.

For search and/or rescue costs:

Reimbursement (limit for each type of expense: €2,500 per Insured Person and per claim)

For medication that cannot be found locally:

Medication shipping costs

In the event of illness, accident or death of a loved one

early return to attend the wake or funeral

In the event of death of the Insured Person:

Repatriation of a body,

Funeral expenses (limit: €750)

In the event of emergency hospitalisation or medical expenses abroad:

Reimbursement (limit: €150,000 and €300 for urgent dental expenses)

In the event of legal proceedings:

Reimbursement of lawyers' fees (limit: €1,500)

Advance on bail (limit: €8,000 per Insured Person and claim)

Delayed return

Reimbursement of additional expenses for extended travel

Reimbursement of additional transportation costs

Remote consultation

Medical consultation by phone or online

Private third party liability abroad

Any physical, material or consequential non-material damage (limit: €4,500,000 including €45,000 for material and consequential non-material damage)



What is not insured?

- ✗ Persons not resident in Europe
- ✗ Journeys not reserved through AIR FRANCE.
- ✗ Trips for more than 3 consecutive months



Are there any exclusions to the cover?

Main exclusions:

- ! Deliberate acts, including suicide or attempted suicide or fraudulent acts
- ! Damage caused following the consumption of alcohol and/or the ingestion of non-medically prescribed medication, drugs or narcotics
- ! Failure to comply with the safety rules of the carrier or any regulation decreed by local authorities
- ! Damage resulting from war, whether civil or foreign, acts of terrorism, riots, popular movements, coups d'état, taking of hostages or strikes
- ! Damage caused by natural disasters
- ! Convalescences and diseases under treatment but not yet completed
- ! Voluntary termination of pregnancy, in vitro fertilisation
- ! Missed flights resulting from schedule changes made by the carrier
- ! Unless otherwise stated in the terms and conditions of cover, the consequences of an epidemic or pandemic,
- ! Those of the local health situation, pollution, or of meteorological or climatic events

Main restrictions:

- ! Travel Cancellation/Postponement cover: excess of 25% of cancellation or modification fees, subject to a minimum of €30 and a maximum of €150 per Insured Person
- ! Missed Flight cover, reimbursement of the new journey within the limit, per Insured Person, of the cost of the initially reserved one-way or return journey.
- ! Damage to Baggage cover: excess of €30 per Insured Person per claim
- ! Private Third Party Liability Abroad cover: excess per claim of €75
- ! Personal assistance: excess per claim of €30 in the event of medical costs abroad



Where am I covered?

- ✓ Cover for Assistance to Persons, Delayed return, Damage to Baggage and Private Third Party Liability Abroad applies in the country or countries visited during the trip sold by AIR FRANCE, excluding North Korea.
- ✓ The Travel Cancellation/Postponement and Missed Flight types of cover apply worldwide, except for North Korea. Remote Consultation cover applies only to travel outside France.
- ✓ An updated list of all countries not covered is available on the Allianz Travel website, at the following address:
<http://paysexclus.votreassistance.fr>



What are my obligations?

Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:

- ✓ **When purchasing the insurance policy**
Declare the risk to be insured in good faith so as to enable the Insurer to assess the risks it is covering.
Pay the premium indicated when purchasing the insurance policy.
- ✓ **During the term of the policy**
Declare all new circumstances that may increase the risks insured or create new risks.
- ✓ **In the event of a claim**
Declare any loss that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the loss.
Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how should payments be made?

The premium must be paid on the day the policy is taken out.
Payment should be made by bank card on the AIR FRANCE website or by calling AIR FRANCE.



When does the cover start and end?

The policy comes into effect on the date it is taken out and ends on the expiry date of the last applicable cover type taken out.
The Travel Cancellation/Postponement cover comes into effect on the day after payment of the premium at 0:00 hours and ends at the start of the trip.
The Missed Flight coverage comes into effect on the day after payment of the premium at 0:00 hours and ends at the start of the outgoing journey or of the return journey.
The other types of coverage come into effect at 0:00 hours on the day of departure and end twenty-four (24) hours after the return time or actual time of arrival in the event of a flight delay.



How can I terminate the policy?

Since this is a temporary insurance policy, no termination may be instigated by the Insured Person.