

GENERAL TERMS AND CONDITIONS KLM CANCELLATION COSTS PLUS

COVERAGE SUMMARY

Coverage	When it applies	Maximum benefit per person
Trip cancellation (Indemnity insurance)	<i>You have to cancel your trip before you depart.</i>	price of airline ticket
Travel delay (Indemnity insurance)	<i>Your travel plans are delayed while you are on your trip.</i> Minimum required delay – 4 hours Maximum reimbursement per 24-hour of delay – CHF 100 per person	CHF 250
Services during your trip	<i>You need telephone assistance during your trip.</i>	no assumption of costs

The above is only a brief description of the coverage available under your *insurance contract*. Terms, conditions, and exclusions apply to all coverages. The definitions of the terms in the «Definitions» section of the General Terms and Conditions will also apply to this Coverage summary.

GENERAL TERMS AND CONDITIONS (GTC)

Who the insurer is

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.

About this insurance contract KLM Cancellation costs plus

Below you will find the General terms and conditions (GTC) of your *insurance contract*. Please read them carefully. We have tried to make them simple and easy to understand while also clearly describing the terms of your coverage. If you have any questions, we are available during our working hours. Visit us online or give us a call using the contact information listed in the footer. If your travel arrangements change, please be sure to let us know so we can make any necessary updates to your *insurance contract*.

Your *insurance contract* has been issued based on the information you provided at the time of purchase. We will provide the insurance services described in this GTC in return for payment of the premium and your compliance with all provisions of this GTC. You will also notice that some words are italicized. These words are defined in the «Definitions» section.

What this insurance contract includes

This travel *insurance contract* covers only the sudden and unexpected specific situations, events, and losses included in this GTC.

Your *insurance contract* consists of two parts:

1. Insurance policy
2. General terms and conditions (GTC), incl. Coverage summary

NOTE:

Not every loss is covered, even if it is due to something sudden, unexpected, or out of your control. Only those losses meeting the conditions described in this GTC may be covered. Please refer to the «General exclusions» section of this document for exclusions applicable to all coverages under your *insurance contract*.

Right of revocation

You may revoke the *insurance contract* within a period of 14 days by notifying us at info.ch@allianz.com. Please note that a premium refund is only available if your insured trip has not started and if a claim has not been initiated on this *insurance contract*. After this 14-day period, your premium is not refundable.

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DEFINITIONS

Throughout this GTC, words and any form of the word appearing in *italics* are defined in this section.

Accident	An unexpected and unintended external event that causes <i>injury</i> , property damage, or both.
Accommodation	A hotel or any other kind of lodging for which <i>you</i> make a reservation or where <i>you</i> stay and incur an expense.
Act of war	Any act which is associated with and occurring in the course of war or directly triggering it.
Adoption proceeding	A mandatory legal proceeding or other meeting required by law to be attended by <i>you</i> as a prospective adoptive parent(s) in order to legally adopt a minor child.
Baggage	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
Civil disorder	Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of two or more persons. It does not include any such occurrence that rises to the level of or is connected with any <i>political risk</i> , <i>terrorist event</i> , <i>war</i> , or <i>act of war</i> .
Climbing sports	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
Cohabitant	A person <i>you</i> currently live with and who is at least 18 years old.
Computer system	Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.
Covered reason	The specifically named situations or events for which <i>you</i> are covered under this <i>insurance contract</i> .
Cyber risk	Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following: <ol style="list-style-type: none"> Any unauthorized, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any computer system; Any error or omission involving access to, or the processing, use, or operation of any computer system; Any partial or total unavailability or failure to access, process, use, or operate any computer system; or Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.
Departure date	The originally scheduled date that <i>you</i> have selected to begin travel as shown on <i>your trip itinerary</i> and in <i>your insurance policy</i> .
Doctor	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>travelling companion</i> , <i>your family member</i> , a <i>travelling companion's family member</i> , or the sick or <i>injured person's family member</i> or someone else who directly benefits from <i>your claim</i> .
Epidemic	A contagious disease recognized or referred to as an <i>epidemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Family member	<p><i>Your:</i></p> <ol style="list-style-type: none"> Spouse (by marriage, registered partnership or domestic partnership); <i>Cohabitants</i>; Parents and stepparents; Children, stepchildren, foster children, adopted children, or children currently in the adoption process; Siblings; Grandparents and grandchildren;

	<ol style="list-style-type: none"> 7. The following relatives of <i>your</i> spouse: mother, father, son, daughter, brother, sister, and grandparent; 8. Aunts, uncles, nieces, and nephews; 9. Legal guardians and wards; and 10. Au-pairs.
First responder	Emergency personnel (such as a police officer, emergency medical technician, or firefighter) who are among those responsible for going immediately to the scene of an <i>accident</i> or emergency to provide aid and relief.
High-altitude activity	An activity that includes, or is intended to include, going above 4,500 meters in elevation, other than as a passenger in a commercial aircraft.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Insurance contract	The travel insurance coverage purchased. The <i>insurance contract</i> includes the insurance policy and the General terms and conditions (GTC) including the Coverage summary.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, trams, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>travelling companion</i> for a fee less than 150 kilometres.
Mechanical breakdown	A sudden unforeseen mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts essential transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane, or volcanic eruption.
Pandemic	An <i>epidemic</i> that is recognized or referred to as a <i>pandemic</i> by a representative of the World Health Organization (WHO) or an official government authority.
Political risk	<p>Any one or more of the following:</p> <ul style="list-style-type: none"> - Any kind of event, organized resistance or action intending or implying the intention to overthrow, supplant or change the existing head of state, elected official, appointed official, government, or an organized political or ruling group; - Nationalization; - Confiscation; - Expropriation; - Deprivation; - Requisition; - Revolution; - Rebellion; - Insurrection; - Uprising; - Military and usurped power.
Pre-existing medical condition	<i>Injuries</i> and illnesses that have already occurred prior to the insurance purchase, the <i>trip</i> purchase or the start of the <i>trip</i> , including associated consequences, complications, deteriorations or relapses, regardless of whether the person was aware of their existence or not. Chronic illnesses are not considered to be a <i>pre-existing medical condition</i> if no complications, deteriorations or relapses have occurred within 120 days prior to the insurance purchase, the <i>trip</i> purchase or the start of the <i>trip</i> .
Primary residence	<i>Your</i> permanent, fixed home address for legal and tax purposes.
Quarantine	Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which <i>you</i> are booked to travel during <i>your trip</i> , which is intended to stop the spread of a contagious disease to which <i>you</i> or a <i>travelling companion</i> has been exposed.
Reasonable costs	The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment, and the availability of appropriately skilled and licensed service providers. For transportation, <i>reasonable costs</i> are those charged by a commercial transportation carrier for the same class of service that was originally booked.
Refund	Cash, credit, or a voucher for future travel that <i>you</i> are eligible to receive from a <i>travel supplier</i> , or any credit, recovery, or reimbursement <i>you</i> are eligible to receive from <i>your</i> employer, another insurance company, a credit card issuer, or any other entity.
Service animal	Any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability. Examples of work or tasks include, but are not limited to guiding people who are blind, alerting people who are deaf, and pulling a wheelchair. Other species of animals, whether wild or domestic, trained or untrained, are not considered <i>service animals</i> . The crime deterrent effects of an animal's presence and the provision of

	emotional support, well-being, comfort, or companionship are not considered work or tasks under this definition.
Severe weather	Extraordinary hazardous weather conditions including but not limited to windstorms, hurricanes, tornados, hailstorms, fog, rainstorms, snow storms, or ice storms.
Terrorist event	An act, including but not limited to the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), which constitutes terrorism as recognized by the government authority or under the laws of <i>your</i> country of residence, and is committed for political, religious, ethnic, and/or ideological purposes, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear. It does not include any <i>political risk, war, or acts of war</i> .
Traffic accident	An unexpected and unintended traffic-related event, other than <i>mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Travel carrier	A company licensed to commercially transport passengers between cities for a fee by land, air, or water. It does not include: <ol style="list-style-type: none"> 1. Rental vehicle companies; 2. Private or non-commercial transportation carriers; 3. Chartered transportation, except for group transportation chartered by <i>your</i> tour operator; or 4. <i>Local public transportation</i>.
Travel supplier	A travel agent, tour operator, <i>travel carrier</i> , cruise line, hotel, or other travel service provider.
Travelling companion	A person or <i>service animal</i> travelling with <i>you</i> or travelling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>travelling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	<i>Your</i> travel to, within, and/or from a location away from <i>your primary residence</i> . It cannot include moving or commuting to and from work, and it cannot last longer than 31 days.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, storm, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their <i>primary residence</i> or destination inaccessible or unfit for use.
Vandalism	Any <i>illegal act</i> that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by <i>terrorist acts, war, acts of war, political risk, or civil disorder</i> .
War	A state or period of hostile armed conflict, civil war, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organized political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether war has been officially or formally declared.
Work strike	An organized and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any <i>civil disorder or political risk</i> .
We, Us, or Our	The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland) based at Richtiplatz 1, 8304 Wallisellen.
You or Your	All persons listed as insureds in the insurance policy.

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if we accept *your* request for insurance and send you an official confirmation of that. *Your insurance contract's* coverage effective date and coverage end date are indicated in *your* insurance policy. The insurance is effective the day the order is received and you pay the full premium. The order must be received and the full premium must be paid on or before the *departure date*.

Coverage is only provided for losses that occur while *your insurance contract* is in effect.

Except for one-way and same-day return *trips*, the *departure date* and return date that *you* provided at time of purchase are counted as two separate days of travel when we calculate the duration of *your trip*.

Your insurance contract ends on the coverage end date listed in *your* insurance policy. However, there are situations where *your insurance contract* may end on a different date. If *your insurance contract* was purchased with a one-way booking, *your* coverage end date will be the scheduled return date for *your trip*, as shown on *your* travel documents (not exceeding 31 days from the *departure date* shown on *your* travel documents). Additionally, *your insurance contract* will end on the earliest of:

1. At 23:59 on the day you file a trip cancellation claim with us;

2. At 23:59 on the day you end your trip, if you end your trip early;
3. At 23:59 on the day you arrive at a medical facility for further care if you end your trip due to a medical reason; or
4. At 23:59 on the 31st day of the trip.

However, if your return travel is delayed due to a covered reason, we will extend your coverage period until the earlier of when you are able to return to your point of origin or primary residence, or until you arrive at a medical facility for further care following a medical repatriation or trip interruption.

Please note that this insurance contract applies for a specific trip and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the different types of insurance coverages, which are included in your insurance contract. We explain each type of coverage and the specific conditions that must be met for the coverage to apply. **Please note that exclusions may apply.**

A. Trip cancellation

If your trip is cancelled or rescheduled for a covered reason listed below, we will reimburse you for your non-refundable trip payments, deposits, cancellation fees and change fees to rebook your transportation (less available refunds), up to the maximum benefit for «Trip cancellation» coverage listed in your Coverage summary. Please note that this coverage only applies before you have left for your trip.

Also, if you prepaid for shared accommodations and your travelling companion cancels their trip due to one or more of the covered reasons listed below, we will reimburse any additional accommodation fees you are required to pay.

NOTE: We will not reimburse you for any trip costs and/or fees that are your travel supplier's responsibility.

IMPORTANT: You must notify all of your travel suppliers within 48 hours of discovering that you will need to cancel your trip. If you notify any travel suppliers later than that and get a smaller refund as a result, we will not cover the difference. If a serious illness, injury, or medical condition prevents you from being able to notify your travel suppliers within that 48-hour period, you must notify them as soon as you are able.

Covered reasons:

1. You or a travelling companion becomes ill or injured, or develops a medical condition disabling enough to make you cancel your trip (including being diagnosed with an epidemic or pandemic disease).

The following condition applies:

- a. A doctor advises you or a travelling companion to cancel your trip before you cancel it.

2. A family member who is not travelling with you becomes ill or injured, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease).

The following condition applies:

- a. The illness, injury, or medical condition must be considered life threatening by a doctor, or require hospitalization.

3. You, a travelling companion, family member or your service animal dies on or after your insurance contract's coverage effective date and before your trip.

4. You or a travelling companion is quarantined before your trip due to having been exposed to:

- a. A contagious disease other than an epidemic or pandemic; or
- b. An epidemic or pandemic, but only when the following conditions are met:
 - i. The quarantine is specific to you or a travelling companion, meaning that you or a travelling companion must be specifically and individually designated by name in an order or directive to be placed in quarantine due to an epidemic or pandemic; and
 - ii. The quarantine does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates you or a travelling companion by name to be quarantined.

5. You or a travelling companion is in a traffic accident on the departure date.

One of the following conditions must apply:

- a. You or a travelling companion need medical attention; or
- b. Your or a travelling companion's vehicle needs to be repaired because it is not safe to operate.

6. You are legally required to attend a legal proceeding during your trip.

The following conditions apply:

- a. The attendance is not in the course of your occupation (for example, if you are attending in your capacity as an attorney, judge, court clerk, law enforcement officer, or paralegal, this would not be covered).

- b. Appearance is not required due to self-inflicted fault or causation.
7. *Your primary residence becomes uninhabitable.*
 8. *You or a travelling companion is terminated or laid off by a current employer after your insurance contract's purchase date.*
The following conditions apply:
 - a. The termination or layoff is not *your or your travelling companion's* fault;
 - b. The employment must have been permanent; and
 - c. The employment must have been for at least three continuous months.
 9. *You or a travelling companion secures permanent, paid employment after your insurance contract's purchase date, that requires presence at work during the originally scheduled trip dates.*
 10. *You or a travelling companion's primary residence is permanently relocated by at least 150 kilometres due to a transfer by your or a travelling companion's current employer. This covered reason includes relocation due to transfer by your spouse's current employer.*
 11. *You or a travelling companion serving as a first responder is called in for duty due to an accident or emergency (including a natural disaster) to provide aid or relief during the originally scheduled trip dates.*
 12. *You or a travelling companion receive a legal notice to attend an adoption proceeding during your trip.*
 13. *You, a travelling companion or a family member serving in the armed forces or the civil defence are mobilised, except because of war.*
 14. *You or a travelling companion is medically unable to receive an immunization required for entry into a destination.*
 15. *Your or travel companion's travel documents required for the trip are stolen.*

The following condition applies:
 - a. *You must provide evidence of your efforts to obtain replacement documents through appropriate authorities that would allow you to keep the originally scheduled trip dates.*
 16. *You or a travelling companion is refused a tourist visa by the authorities of the destination or transit country.*
 17. *You find out you are pregnant after purchasing this insurance contract.*
 18. *You need to attend the birth of a family member's child.*
 19. *Your destination becomes uninhabitable.*
 20. *Family outside your country of residence cannot accommodate you during your trip, as planned, because someone in their household has died, become seriously ill or injured, or developed a serious medical condition.*
 21. *Government authorities order a mandatory evacuation at your destination that is in effect within 24 hours prior to your departure date.*

The following condition applies:
 - a. *Your insurance contract was purchased prior to public knowledge of the event leading to the mandatory evacuation.*
 22. *You or a travelling companion legally separates or divorces on or after your insurance contract's coverage effective date but before your scheduled departure date.*

The following condition applies:
 - a. *Your insurance contract was purchased within 14 days of the trip purchase date.*
 23. *You or a travelling companion's vehicle experiences a mechanical breakdown on the way to the departure point of your trip.*
 24. *You or a travelling companion's primary vehicle intended for transporting you or the travelling companion to the point of your trip's departure or intended to be the primary mode of transportation during your trip is stolen.*
 25. *You fail the final exam and the re-examination takes place during your trip or within 14 days after the end of your trip, or you fail to advance to the next grade level at an accredited educational establishment, where you are a student.*
 26. *Your tour operator or commercial event organizer cancels your multi-day tour or multi-day event that is the main purpose of your trip and was purchased prior to your departure date, due to:*
 - a. *A natural disaster;*
 - b. *Severe weather.*

B. Travel delay

If *your* or a *travelling companion's trip* is delayed for one of the *covered reasons* listed below, we will reimburse *you* for the following expenses, less available *refunds*, up to the maximum benefit shown in *your* Coverage summary for «Travel delay» coverage:

- i. *Your* lost prepaid *trip* expenses and additional expenses *you* incur while and where *you* are delayed for meals, *accommodation*, communication, and local transportation, subject to a daily (24 hours) limit listed in *your* Coverage Summary.
- ii. If the delay causes *you* to miss the departure of *your* cruise or tour, *reasonable costs* of transportation to either help *you* rejoin *your* cruise/tour or reach *your* destination.
- iii. If the delay of *local public transportation* on *your* way to the departure airport or train station causes *you* to miss the departure of *your* flight or train, *reasonable costs* of transportation to either help *you* reach *your* destination or return home.

NOTE: We will not reimburse *you* for any expenses that are *your travel carrier's* or *travel supplier's* responsibility.

The delay must be for at least the Minimum required delay listed under «Travel delay» coverage in *your* Coverage summary and due to one of the following *covered reasons*:

1. A *travel carrier* delay;
2. A *work strike*, unless threatened or announced prior to the purchase of *your insurance contract*;
3. *Quarantine* during *your trip* due to having been exposed to:
 - a. A contagious disease other than an *epidemic* or *pandemic*; or
 - b. An *epidemic* or *pandemic*, but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *travelling companion*, meaning that *you* or a *travelling companion* must be specifically and individually designated by name in an order or directive to be placed in *quarantine* due to an *epidemic* or *pandemic*; and
 - ii. The *quarantine* does not apply generally or broadly (a) to some segment or all of a population, geographical area, building, or vessel, or (b) based on to, from, or through where the person is travelling. This condition (ii) applies even if the quarantine order or directive specifically designates *you* or a *travelling companion* by name to be *quarantined*.
4. A *natural disaster*;
5. Lost or stolen travel documents;
6. Hijacking, unless it is a *terrorist event*;
7. *Civil disorder*, unless it rises to the level of *political risk*;
8. A *traffic accident*; or
9. A *travel carrier* denies *you* or a *travelling companion* boarding based on a suspicion that *you* or a *travelling companion* has a contagious medical condition (including an *epidemic* or *pandemic* disease). This does not include *your* refusal or failure to comply with rules or requirements to travel or of entry to *your* destination.

C. Service during your trip

If *you* need services during *your trip*, we are available 24 hours a day. With *our* global reach and multi-lingual staff, we are available at the following number:

Phone +41 44 202 00 00

Finding hospitals abroad

If *you* need care from a medical facility while *you* are travelling, we can assist *you* in finding one. In the event of communication problems, we will provide translation support.

Advisory service for problems during the trip

We will advise *you* in relation to minor medical and everyday problems during the *trip*.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your insurance contract*, in addition to the specific exclusions outlined for each coverage, and including any exclusions outlined in the «Definitions» section. An exclusion is something that is not covered by this *insurance contract*, and therefore no payment or service would be available.

If *you* have travelled against an order or advice against travel issued by *your* home country's or *trip* destination's government or local authority, this *insurance contract* excludes any loss directly or indirectly resulting from, arising out of, or related to any reason for or subject of such travel order or advice.

This *insurance contract* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *travelling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your insurance contract* was purchased;
2. *Pre-Existing medical conditions*;
3. *Your* intentional self-harm or if *you* attempt or commit suicide;
4. Normal, complication-free pregnancy or childbirth, except when normal, complication-free pregnancy or childbirth is expressly referenced in and covered under «Trip cancellation» coverage;
5. Fertility treatments or elective abortion;

6. Phobias;
7. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a *doctor* and used as prescribed;
8. Acts committed with the intent to cause loss;
9. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
10. Participating in or training for any professional or semi-professional sporting competition;
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. Skydiving, BASE jumping, hang gliding, or parachuting;
 - b. Bungee jumping;
 - c. Caving, rappelling, or spelunking;
 - d. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - e. *Climbing sports* or free climbing;
 - f. *Any high-altitude activity*;
 - g. Personal combat or fighting sports;
 - h. Racing or practicing to race any motorized vehicle or watercraft or driving on race or training tracks;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than 40 meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when *you*, a *travelling companion*, or a *family member* is the victim of such act;
13. An *epidemic or pandemic*, except when an *epidemic or pandemic* is expressly referenced in and covered under «Trip cancellation» coverage or «Travel delay» coverage;
14. *Natural disaster*, except as expressly covered under «Trip cancellation» coverage or «Travel delay» coverage;
15. Air, water, or other pollution, or the threat of a pollutant release, including thermal, biological, and chemical pollution or contamination;
16. Nuclear reaction, radiation, or radioactive contamination;
17. *War or acts of war*;
18. Military duty, except as expressly covered under «Trip cancellation» coverage;
19. *Civil disorder* or unrest, except when civil disorder or unrest is expressly referenced in and covered under «Travel delay» coverage;
20. *Terrorist events*;
21. *Political risk*;
22. *Cyber risk*;
23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority, except when an act, travel alert/bulletin, or prohibition by a government or public authority is expressly referenced in and covered under «Trip cancellation» coverage;
24. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
25. *Travel supplier* restrictions on any *baggage*, including medical supplies and equipment;
26. Ordinary wear and tear or defective materials or workmanship; or
27. An act of gross negligence by *you* or a *travelling companion*.

This *insurance contract* does not provide any coverage, benefit, or services for any activity that would violate any applicable law or regulation, including without limitation any economic/trade sanction or embargo.

IMPORTANT: *You* are not eligible for reimbursement under any coverage if:

1. *Your travel carrier* tickets do not show travel date(s);
2. The travel dates in *your* insurance policy do not represent *your* actual travel dates; or
3. *You* intend to receive health care or medical treatment of any kind while on *your* trip.

CLAIMS INFORMATION

Duties in the event of a claim

- i. *You* are obliged to do everything to mitigate the loss and help resolve the claim.
- ii. *You* are obliged to observe *your* contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given at the end of this GTC).
- iii. If the loss occurred due to illness or an *accident*, *you* must ensure that the attending *doctors* are released from their duty of confidentiality vis-à-vis *us*.
- iv. If *you* are also able to claim benefits paid out by *us* from third parties, *you* must uphold these claims and cede them to *us*.

If *you* are in breach of *your* obligations, we can withhold or reduce the benefits.

Notification of claim and documents to be submitted

Please report *your* claim at www.allianz-protection.com.

In the event of a claim, the following documents must be submitted to *us*:

Trip cancellation

- proof of insurance or copy of the insurance policy;
- cancellation fee invoice;
- booking confirmation;
- documents or official certificates proving the occurrence of the claim (e.g. detailed medical certificate with diagnosis, employer's certificate, police report etc.).

Travel delay

- proof of insurance or copy of the insurance policy;
- booking confirmation of the originally planned *trip*;
- documents or official certificates proving the occurrence of the claim (e.g. proof of delay by travel carrier, quarantine request etc.);
- receipts for unforeseen expenses/extra costs.

GENERAL PROVISIONS

Geographical scope

Unless otherwise specified in the descriptions for the individual insurance or service coverages, the insurance applies worldwide, in conjunction with at least one flight booking made on the KLM home page.

Multiple insurance and claims against third parties

1. In the event of (voluntary or mandatory) multiple insurance, we provide *your* benefits in a subsidiary capacity, subject to there being an identical clause in the other *insurance contract*. In such a case the legal provisions of double insurance apply.
2. If *you* are entitled to benefits under any other (voluntary or mandatory) insurance contract, cover is restricted to that part of *our* benefits that exceeds the cover provided under the other *insurance contract*. Overall costs are reimbursed once only.
3. If we provide benefits in spite of a subsidiarity situation, these benefits count as an advance and *you* will cede *your* claims against the third party (voluntary or mandatory insurance) to *us* to the extent of those benefits.
4. If *you* or an entitled person have been compensated by a liable third party or the third party's insurer, any compensation due under this *insurance contract* is rendered void. If a claim is made against *us* instead of the liable party, *you* or the entitled person must concede *your/his* liability claims up to the extent of the compensation received from *us*.

Limitation period

Claims under the *insurance contract* expire five years after the occurrence of the event giving rise to the obligation to pay benefits.

Place of jurisdiction and applicable law

1. Lawsuits against *us* may be brought before the court at the company's registered office or at the Swiss place of residence of *you* or the entitled person.
2. The Swiss Insurance Contract Act (ICA) applies in addition to these provisions.

Hierarchy of regulations

1. The descriptions for the individual insurance coverages take precedence over the General provisions.
2. In the event of linguistic differences between the French, English, Italian and German GTC, the German version will always apply where any doubt exists.

Contact address

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