

This document provides an overview of the main types of cover and exclusions for the policy. It does not take into account your specific requests and requirements. The pre-contractual and contractual documents will provide complete information about this product.

What type of insurance is this?

The **Cancellation / Comprehensive / Assistance** product is a temporary policy that offers, for any flight booked with KLM, and depending on the option taken out, insurance coverage in the event of cancellation/change of the trip, missed flight, Damage to Baggage, engagement of private third party liability abroad, delayed return, as well as traveller assistance services.



What is insured?

The level of cover depends on the options taken out.

Cancellation or Change

Cancellation charges paid by the Insured Person (limit: €5,000 per insured person and €32,000 per claim)
Costs of change (limit: €300 per insured person)

Missed flight

Payment for a new ticket for departure within 24 hours

Damage to Baggage

Compensation, including theft (limit: €800 per insured person and per claim including €400 for theft of valuables).

Traveller Assistance

Repatriation Assistance

A visit from a friend or relative in the event of hospitalisation locally

Emergency medical expenses abroad (limit: €150,000)

Emergency hospitalisation expenses abroad (limit: €150,000)

Search costs (limit: €750) and/or rescue costs (limit: €750)

Assistance should the Insured Person die: repatriation of the body and funeral expenses (limit: €750)

Assistance in the case of unforeseen events

Making medication available locally

Legal assistance: Advance of bail (limit €5,000 per person, lawyers' fees (limit: €5,000 per person)

Private Third-Party Liability Abroad

Payment of financial consequences incurred (limit: €500,000)

Delayed Return

Reimbursement of additional expenses incurred should the trip be extended

Reimbursement of additional travel costs



What is not insured?

- ✗ Persons not resident in France
- ✗ Trips of more than two consecutive months



Are there any exclusions to the cover?

Main exclusions:

- ! Damage caused, determined or provoked by the Insured Person or with their complicity, wilful or intentional misconduct, except in self-defence
- ! The Insured Person's criminal convictions
- ! Suicide or attempted suicide by the Insured Person
- ! Damage caused as a result of the consumption of alcohol or the ingestion of non-medically prescribed medication, drugs or substances
- ! Civil or foreign war, acts of terrorism, riots, civil unrest, coups d'état, hostage-taking or strikes
- ! Failure by the Insured Person to comply with rules decreed by the carrier or the local authorities
- ! Restriction of the free movement of individuals and goods, airport closures and border closures
- ! damage occurring before the policy was taken out
- ! Unless otherwise stated in the cover, the consequences of an epidemic or a pandemic
- ! The consequences of local health situations, pollution, meteorological events, climate events or natural disasters

Main restrictions:

- ! For the Cancellation/Change cover: Excess of 25% of the amount of cancellation fees (minimum €30, maximum €150) in the event of cancellation following changes to holidays or theft of identity documents
- ! For the Damage to Baggage cover: excess of €30 per insured person and per claim
- ! For the Emergency Medical Expenses Abroad cover: excess of per €30 per insurance period



Where am I covered?

- ✓ The Cancellation or Change and Missed Flight and Delayed Return types of cover apply to any Trip worldwide, **except for Countries Not Covered.**
- ✓ The other types of cover apply in the country or countries visited during your Trip, **except for Countries Not Covered.**

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 may be denied if you fail to comply with the following obligations:

- **When taking out the policy**

Declare the risk to be insured in good faith so that the Insurer can assess the risks that it is covering.
Pay the premium stated when taking out the insurance policy.

- **During the term of the policy**

Declare any new circumstances that may increase the insured risks or create new risks.

- **Should a claim need to be made**

Submit any claim that may invoke one of the types of cover under the terms and conditions and within the time periods established, and provide any document that may be useful in assessing the claim.

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 is paid on the day the policy is taken out with the insurer.
Payment is made by any means to KLM.



When does the cover start and end?

Cover takes effect, at the earliest, at 00:00 the day after payment of the premium and ends 24 hours after the return date set out in the specific terms and conditions.

The Insured Person has a cancellation option.