

Insurance contract



COVERAGE SUMMARY

COVERAGE	WHEN IT APPLIES	MAXIMUM BENEFIT
Trip Cancellation Coverage	You have to cancel your trip before your depart. Deductible : Nil	600 €
Trip Change fees Coverage	You have to change your trip before your depart. Deductible : Nil	600 €
Missed Transport at departure (excluding connection) Coverage	You miss your transport to go to the station of departure. Deductible : Nil	100 €
Cancelled Transport Coverage	Your transport is cancelled. Deductible : Nil	100 €
Missed connection Coverage	You first transport is delayed. Deductible : Nil	200 €
Transport delay at arrival Coverage	Your travel plans are delayed. Minimum Required Delay - 1 hour Deductible : Nil	150 €
Emergency Transportation Coverage	Transportation is needed following a medical emergency while on your trip. Emergency Evacuation Medical Repatriation Transport & Accommodation to Bedside : <ul style="list-style-type: none"> • Transport • Accommodation Return of Dependents Repatriation of Remains Transport and accommodation to accompany the Remains : <ul style="list-style-type: none"> • Transport • Accommodation 	At cost At cost At cost 150 € /night/ 7 nights At cost 1 000 € At cost 150 €/nights / 7 nights
Travel Services during your trip	24/7 assistance in case of personal emergencies during your trip and information services during the term of your insurance contract	Services without cost coverage

The above is only a brief description of the coverage available under *your policy*. Terms, conditions, and exclusions apply to all coverages. Please carefully review *your policy* for complete details. The definitions of the terms in the Definitions section of the *policy* will also apply to those terms when used in this Coverage Summary.

Important Notices:

- Insurance Product Information Document and Terms & Conditions including Privacy Notice are provided in digital format as the purchase process is exclusively online.
- **Insurer:** AWP P&C S.A. – Dutch Branch, trading as Allianz Travel.
- **Mode of travel:** valid for all modes of travel
- **Insured duration of travel:** travel confirmation / booking confirmation.
The insurance policies are valid for the duration of the *trip* (from commencement of the *trip* to the time of return); a maximum of **thirty (30) days** is possible.
- **Insurance premium for one person:** each valid for one person
- **Notes on the conclusion of insurance:** the insurance should be purchased at the time of booking the *trip*. *You* must purchase the cover immediately. The insurance is only valid for the booked travel as described in the travel confirmation/booking confirmation.
- The insurance cover for the :
 - **Trip Cancellation, Trip Change fees, Missed Transport at departure** start upon conclusion of the insurance and ends at the time of departure.
 - **Cancelled Transport** starts the time of departure and ends twenty four (24) hours after the time of return.
 - **Missed connection** starts the time of departure and ends at the time of departure.
 - **Transport Delay at arrival** starts one (1) hour after the time planned on the *trip* and stops the arrival hour.
 - **For the other insurance covers**, the insurance cover begins at the time of commencement of the insured *trip*, and ends at the agreed point in time. The insurance cover will end at the very latest with the completion of the insured *trip*. In the following case, the insurance cover will be extended beyond the agreed point in time: if *you* have insured the entire planned *trip*, and the end of the *trip* is delayed for reasons outside of *your* control.
- **PLEASE NOTE: If the insured event occurs, we will only be obliged to provide indemnity if the premium has been paid, or if *you*, as the policyholder, are not at fault for the non-payment of the premium.**

IMPORTANT CONTACT DETAILS

NOTE :

You must cancel/change *your transport ticket* on the website www.sncf-connect.com or with the SNCF Connect, before any claim can be made against *us*.

The cancellation/change must be consecutive to the occurrence, of one of the covered reasons indicated in the Trip Cancellation/Change fees coverages below, formally preventing *your* departure and after the insurance has been taken out,.

► For customer service, please (Monday to Friday 09:00 to 18:00 EET, 08:00 to 17:00 CET, 07:00 to 16:00 GMT)

Tel: +32 2 290 46 17

E-mail: claims.awpeurope@allianz.com

► For emergency assistance during your *trip*, please:

Tel: ++32 2 290 46 17

► In need of urgent assistance while on your trip? (service available 24/7):

Call us : +32 2 290 46 17

GENERAL CONDITIONS

WHO WE ARE

We are a Dutch branch of AWP P&C S.A., which has its registered office in Saint-Ouen, France. We also operate under the trading name Allianz Travel.

Our business address is:
Poeldijkstraat 4
1059 VM Amsterdam
The Netherlands

Our postal address is:
PO Box 9444
1006 AK Amsterdam
The Netherlands

AWP P&C S.A. – Dutch Branch, trading as Allianz Travel, is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands operating in freedom of services, with corporate identification No 33094603, and registered at the Dutch Authority for the Financial Markets (AFM) No 12000535

AWP P&C S.A., which has its registered office in 7 rue Dora Maar, Saint-Ouen, France, is authorized by L’Autorité de Contrôle Prudentiel et de Résolution (ACPR) 4 Place de Budapest CS 92459, Paris Cedex 09.

ABOUT THIS POLICY

This *policy* is *our* contract with *you* that offers insurance coverage for a specific *trip* where both have been purchased from the *travel supplier*. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of *your* coverage. If *you* have any questions, we are available during our working hours listed in Coverage Summary. Just visit *us* online or give *us* a call using the contact information listed in Coverage Summary. And, if *your* travel arrangements change, please be sure to let *us* know so we can make any necessary updates to *your policy*.

This *policy* has been issued based on the information *you* provided at the time of purchase. We will provide the insurance described in this *policy* in return for payment of the premium and *your* compliance with all provisions of this *policy*. You will also notice that some words are italicized. These words are defined in the “Definitions” section. Words that are capitalized refer to the document and coverage names found in this *policy*. Headings are provided for convenience only and do not affect *your* coverage in any way.

WHAT THIS POLICY INCLUDES AND WHOM IT COVERS

This travel insurance *policy* covers only the sudden and unexpected specific situations, events, and losses included in this *policy*, and only under the conditions described. Please review this *policy* carefully.

Your policy consists of three parts:

1. The Certificate of Insurance document.
2. This General Conditions document, which describes the coverages (including the Coverage Summary, which provides the particular list of coverages and benefits covered), main provisions, and conditions that govern this *policy*.
3. *Our* Privacy notice: this explains *your* rights regarding *your* privacy as well as what *we* do and are allowed to do with *your* privacy data.

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 General Conditions document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverages under *your policy*.

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DEFINITIONS

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

<i>Accident</i>	An unexpected and unintended event that causes <i>injury</i> , property damage, or both.
<i>Accommodation</i>	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.
<i>Adoption proceeding</i>	A mandatory legal proceeding or other meeting required by law to be attended by you as a prospective adoptive parent(s) in order to legally adopt a minor child.
<i>Baggage</i>	Personal property <i>you</i> take with <i>you</i> or acquire on <i>your trip</i> .
<i>Changes fees</i>	Costs invoiced by the SNCF Connect, linked to the exchange or request for reimbursement of the <i>transport ticket</i> by <i>you</i> (excluding additional costs linked to the purchase of the new <i>transport ticket</i>).
<i>Climbing sports</i>	An activity utilizing harnesses, ropes, belays, crampons, or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.
<i>Cohabitant</i>	A person you currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.
<i>Computer System</i>	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.
<i>Covered reasons</i>	The specifically named situations or events for which <i>you</i> are covered under this <i>policy</i> .
<i>Cyber Risk</i>	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"> 1. Any unauthorized, malicious, or <i>illegal act</i>, or the threat of such act(s), involving access to, or the processing, use, or operation of, any <i>computer system</i>; 2. Any error or omission involving access to, or the processing, use, or operation of any <i>computer system</i>; 3. Any partial or total unavailability or failure to access, process, use, or operate any <i>computer system</i>; or 4. 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.
<i>Departure date</i>	The date on which <i>you</i> are originally scheduled to begin <i>your</i> travel, as shown on <i>your trip</i> itinerary.
<i>Doctor</i>	Someone who is legally authorized to practice medicine or dentistry and is licensed if required. This cannot be <i>you</i> , a <i>traveling companion</i> , <i>your family member</i> , a <i>traveling companion's family member</i> , the sick or <i>injured</i> person, or that person's <i>family member</i> .
<i>Epidemic</i>	A contagious disease recognized or referred to as an epidemic by a representative of the World Health Organization (WHO) or an official government authority.
<i>Family member</i>	<i>Your</i> : <ol style="list-style-type: none"> 1. Spouse (by marriage, common law, domestic partnership, or civil union); 2. <i>Cohabitants</i>;

	<ol style="list-style-type: none"> Parents and stepparents; Children, stepchildren, foster children, adopted children, or children currently in the adoption process; Siblings; Grandparents and grandchildren; The following in-laws: mother, father, son, daughter, brother, sister, and grandparent; Aunts, uncles, nieces, and nephews (3rd degree); Legal guardians and wards; and Paid, live-in caregivers.
High-altitude activity	An activity that includes, or is intended to include, going above 4500 meters in elevation, other than as a passenger in a commercial aircraft.
Hospital	<p>An acute care facility that has a primary function of diagnosing and treating sick and <i>injured</i> people under the supervision of <i>doctors</i>. It must:</p> <ol style="list-style-type: none"> Be primarily engaged in providing inpatient diagnostic and therapeutic services; Have organized departments of medicine and major surgery; and Be licensed where required.
Illegal act	An act that violates law where it is committed.
Injury	Physical bodily harm.
Local public transportation	Local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver, or other such carriers) that transport <i>you</i> or a <i>traveling companion</i> less than 150 kilometers.
Mechanical breakdown	A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tire, or running out of fluids (except fuel).
Medical escort	A professional person contracted by <i>our</i> medical team to accompany an ill or <i>injured</i> person while they are being transported. A <i>medical escort</i> is trained to provide medical care to the person being transported. This cannot be a friend, <i>traveling companion</i> , or <i>family member</i> .
Medically necessary	Treatment that is required for your illness, <i>injury</i> , or medical condition, consistent with <i>your</i> symptoms, and can safely be provided to <i>you</i> . Such treatment must meet the standards of good medical practice and is not for <i>your</i> or the provider's convenience.
Natural disaster	A large-scale extreme weather or geological event that damages property, disrupts 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 pandemic by a representative of the World Health Organization (WHO) or an official government authority.
Policy	This travel insurance contract. The <i>policy</i> includes this General Conditions document, the Certificate of Insurance document and the Privacy Notice.
Political risk	<p>Any kind of events, organized resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:</p> <ul style="list-style-type: none"> Nationalization; Confiscation; Expropriation (including Selective Discrimination and Forced Abandonment); Deprivation; Requisition; Revolution;

	<ul style="list-style-type: none"> • Rebellion; • Insurrection; • Civil commotion assuming to proportion of or amounting to an uprising; • Military and usurped power.
Primary residence	Your permanent, fixed home address for legal and tax purposes.
Pre-existing medical condition	<p>An <i>injury</i>, illness, or medical condition that, within the 30 days (for the Trip cancellation and Trip change fees coverages), or, within 180 days (for the other coverages) prior to and including the purchase date of this <i>policy</i>:</p> <ol style="list-style-type: none"> 1. Caused a person to seek medical examination, diagnosis, care, or treatment by a <i>doctor</i>; 2. Presented symptoms; or 3. Required a person to take medication prescribed by a <i>doctor</i> (unless the condition or symptoms are controlled by that prescription, and the prescription has not changed). <p>The illness, <i>injury</i>, or medical condition does not need to be formally diagnosed in order to be considered a <i>pre-existing medical condition</i>.</p>
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>traveling companion</i> has been exposed.
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.
Rental Car	An automobile or other vehicle designed for use on public roads that <i>you</i> have rented for the period of time shown in a <i>rental car agreement</i> for use on <i>your trip</i> .
Rental car agreement	The contract issued to <i>you</i> by the rental car company that describes all of the terms and conditions of renting a <i>rental car</i> , including <i>your</i> responsibilities and the responsibilities of the rental car company.
Return Date	The date on which <i>you</i> are originally scheduled to end <i>your</i> travel, as shown on <i>your trip</i> itinerary.
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 service animals. 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.
Station	Railway station or bus station.
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 your country of residence and is committed for political, religious, ethnic, ideological or similar 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 general civil disorder or unrest, protest, rioting, <i>political risk</i> , or acts of war.
Traffic Accident	An unexpected and unintended traffic-related event, <i>other than mechanical breakdown</i> , that causes <i>injury</i> , property damage, or both.
Transport ticket	Train ticket excluding the Transilien network , booked exclusively on the www.sncf-connect.com website, the dates and times of which appear on <i>your</i> booking confirmation and covered by the <i>policy</i> .
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, airline, cruise line, hotel, railway company, or other travel service provider.
Traveling companion	A person or <i>service animal</i> traveling with <i>you</i> or traveling to accompany <i>you</i> on <i>your trip</i> . A group or tour leader is not considered a <i>traveling companion</i> unless <i>you</i> are sharing the same room with the group or tour leader.
Trip	One way ticket or round trip ticket booked through www.sncf-connect.com website, from which <i>you</i> purchased this <i>policy</i> . A round trip cannot last longer than thirty (30) days.
Uninhabitable	A <i>natural disaster</i> , fire, flood, burglary, or vandalism has caused enough damage (including extended loss of power, gas, or water) to make a reasonable person find their home inaccessible or unfit for use.
We, Us, or Our	AWP P&C S.A. – Dutch Branch, trading as Allianz Travel
You or Your	All persons listed as insureds in the Certificate of Insurance who travel with a <i>transport ticket</i> booked on the www.sncf-connect.com website

WHEN YOUR COVERAGE BEGINS AND ENDS

You are only eligible for coverage if *we* accept *your* request for insurance. *Your policy's* coverage effective date and coverage end date are indicated in *your* Certificate of Insurance. The *policy* is effective the day *we* receive the order 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 policy* 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 policy ends on the coverage end date listed in *your* Certificate of Insurance. However, there are situations where *your policy* may end on a different date. If *your policy* was purchased with a one-way booking, *your*

coverage end date will be the *return date* (not to exceed thirty (30) days from the *departure date* shown on *your* travel documents).

Additionally, your *policy* will end on the earliest of:

1. At 23:59 on the day *you* cancel *your policy*;
2. At 23:59 on the day *you* file a trip cancellation claim with *us*;
3. At 23:59 on the day *you* end *your* trip, if *you* end *your* trip early;
4. 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
5. At 23:59 on the thirtieth (30th) day of the trip.

However, if *your* return travel is delayed due to a reason covered under this *policy*, 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 *policy* applies for a specific trip and cannot be renewed.

DESCRIPTION OF COVERAGES

In this section, we will describe the many different types of insurance coverages which are included in *your policy*. 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 COVERAGE

If *you* have to cancel your *transport ticket* for a covered reason listed below, we will reimburse *you* for *your* non-refundable *transport ticket* payments, deposits, cancellation fees, (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.

IMPORTANT : *You* must notify us about the cancellation of the *transport ticket* before the departure of the transport, except in cases of force majeure and for train tickets for which cancellation, two (2) hours after departure, is possible.

Covered reasons:

1. *You* or a *traveling 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 such as COVID-19).

The following condition applies:

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

2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

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 *traveling companion*, *family member*, *your* professional substitute, the person in charge of looking after the children during *your trip* or *your service animal* die(s) on or after *your policy's* coverage effective date and before *your trip*.

4. *You* or a *traveling 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* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling 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 (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.

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

One of the following conditions must apply:

- a. Delay of more than two (2) hours causing *you* miss the originally booked train
- b. If *you* had made the arrangements to arrive at least thirty (30) minutes before the departure time indicated on the ticket train.

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

The following condition applies:

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

7. *Your primary residence, secondary residence, the farm or professional premises if you are a craftsman, trader, business manager or if you exercise a liberal profession, becomes uninhabitable.*
8. *You or your spouse, a traveling companion is terminated or laid off by a current employer after your policy's purchase date.*

The following conditions apply:

- a. The termination or layoff is not *your, your spouse or your traveling companion's* fault;
 - b. The employment must have been permanent and valid since at least 12 months (not temporary interim or fixed-term contract).
9. *You or a traveling companion secures new permanent, paid employment, paid internship, after your policy's purchase date, that requires presence at work during the originally scheduled trip dates.*

The following conditions apply:

- a. *You* are registered as a jobseeker ;
 - b. Or *you* are employed on a fixed-term contract at the time of booking and this contract is requalified as a permanent contract or renewed the day after the end of the contract for a minimum period of three (3) consecutive months.
10. *Your or a traveling companion's primary residence is permanently relocated by at least one hundred and fifty (150) kilometers within five (5) days before the trip due to a transfer by your or a traveling companion's current employer. This coverage includes relocation due to transfer by your spouse's current employer.*
 11. *You or a traveling companion receive a legal notice to attend an adoption proceeding during your trip.*
 12. *You receive a medical notice to have an organ transplant during your trip.*
 13. *You receive a school notice to go to a remedial examination during your trip.*

The following condition applies:

- a. Failure of the examination is not known at the time of booking.
14. *Your or traveling companion's travel documents required for the trip are stolen within five (5) days before departure.*

The following conditions apply :

- a. *You* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities that would allow you to keep the originally scheduled trip dates.
 - b. Filing a complaint at the latest on the day of departure
15. *A natural disaster in the city or cities of your destination.*

The following conditions apply :

- a. resulting in property damage and personal injury, and
- b. the administrative authorities advise against travelling to the city or cities of destination or stay, and
- c. the date of departure is scheduled less than fifteen (15) days after the date of the occurrence of this event, and

- d. no similar event has occurred in the city or cities of destination or stay, in the fifteen (15) days preceding the booking of the *trip*.

16. *You* or a *traveling companion* legally separates or divorces on or after *your policy's* coverage effective date but before *your* scheduled *departure date*.

The following condition applies:

- a. *Your policy* was purchased within fourteen (14) days of the date of the first *trip* payment or deposit.

17. *Your* or a *traveling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure train *station of your trip* requiring the intervention of a professional and occurring within forty eight (48) hours before departure.

18. A *mechanical breakdown* of the public transport used by *you* to get to the departure *station*.

The following condition apply:

- a. Delay of more than two (2) hours in relation to the scheduled time of arrival, causing *you* to miss the transport booked at the time of departure and provided that you have made arrangements to arrive at least thirty (30) minutes before the time of departure shown on your train ticket.

19. A *terrorist event* happens within thirty (30) days of *your departure date* within one hundred (100) kilometers of any city *you* are traveling to during *your trip*, as indicated on *your* original itinerary from *your travel supplier*.

The following condition applies:

- a. A *terrorist event* must not have occurred within forty (40) kilometers of that city any time in the thirty (30) days prior to *your policy's* coverage effective date.

20. *You* or a *traveling companion* is required to work during *your* scheduled *trip*.

The following conditions apply:

- a. *You* must be an employee who requires *your* employer's approval to receive or modify *your* time off;
- b. *You* must have *your* employer's approval of *your* time off at the time you book *your trip*; and
- c. *Your* time off must be revoked by *your* employer.

B. TRIP CHANGE FEES COVERAGE

If *you* have to change *your transport ticket* due to one or more of the *covered reasons* listed below, we will reimburse the change fees, up to the maximum benefit for Trip change fees coverage listed in *your* Coverage Summary.

IMPORTANT : *You* must notify us about the change of the *transport ticket* before the departure of the transport, except in cases of force majeure and for Flex *train tickets* for which change fees two (2) hours after departure is possible in the train *station* and one (1) hour after departure on the www.sncf-connect.com .

This coverage cannot be combined with the Trip Cancellation coverage.

Covered reasons:

1. *You* become ill or *injured*, or develop a medical condition disabling enough to make *you* cancel *your trip* (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

The following condition applies:

- a. A *doctor* advises *you* or a *traveling companion* to cancel *your trip* before *you* cancel it.
2. A *family member* who is not traveling with *you* becomes ill or *injured*, or develops a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19).

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 *family member*, a professional substitute, the person charged with looking after the children during the journey or *your service animal* die(s) on or after *your policy's* coverage effective date and before *your trip*.
 4. *You* are *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* (such as COVID-19), but only when the following conditions are met:
 - i. The *quarantine* is specific to *you* or a *traveling companion*, meaning that *you* or a *traveling 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 (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from, or through where the person is traveling. This condition (ii) applies even if the *quarantine* order or directive specifically designates *you* or a *traveling companion* by name to be *quarantined*.
 5. *You* or a *traveling companion* is in a *traffic accident* on the *departure date*.

One of the following conditions must apply:

- a. Delay of more than two (2) hours causing *you* miss the originally booked train
 - b. If *you* had made the arrangements to arrive at least thirty (30) minutes before the departure time indicated on the ticket train
6. *You* are legally required to attend a legal proceeding during *your trip*.

The following condition applies:

- a. The attendance is not in the course of *your* occupation (for example, if *you* are attending in *your* capacity as an attorney, court clerk, expert witness, law enforcement officer, or other such occupation, this would not be covered).
7. *Your primary residence*, secondary residence, the farm or professional premises if *you* are a craftsman, trader, business manager or if *you* exercise a liberal profession, become *uninhabitable*.
 8. *You* or *your spouse*, a *traveling companion* is terminated or laid off by a current employer after *your policy's* purchase date.

The following conditions apply:

- a. The termination or layoff is not *your, your spouse or your traveling companion's* fault;
 - b. The employment must have been permanent (not temporary or contract); and
 - c. The employment must have been for at least twelve (12) continuous months.
9. *You or a traveling companion* secures new permanent, paid employment, paid internship, after *your policy's* purchase date, that requires presence at work during the originally scheduled *trip* dates.

The following conditions apply:

- a. *You* are registered as a jobseeker ;
 - b. Or *you* are employed on a fixed-term contract at the time of booking and this contract is requalified as a permanent contract or renewed the day after the end of the contract for a minimum period of three (3) consecutive months.
10. *Your or a traveling companion's primary residence* is permanently relocated by at least one hundred and fifty (150) kilometers within 5 days before the *trip* due to a transfer by *your or a traveling companion's* current employer. This coverage includes relocation due to transfer by *your spouse's* current employer.
11. *You or a traveling companion* receive a legal notice to attend an *adoption proceeding* during *your trip*.
12. *You* receive a medical notice to have an organ transplant during *your trip*.
13. *You* receive a school notice to go to a remedial examination during *your trip*.

The following condition applies:

- a. Failure of the examination is not known at the time of booking.
14. *Your or traveling companion's* travel documents required for the *trip* are stolen within five (5) days before departure.

The following conditions apply :

- a. *You* must make diligent efforts and provide documentation of *your* efforts to obtain replacement documents through appropriate authorities that would allow you to keep the originally scheduled *trip* dates;
 - b. Filing a complaint at the latest on the day of departure.
15. A *natural disaster* in the city or cities of *your* destination.

The following conditions apply :

- a. resulting in property damage and personal *injury*, and
 - b. the administrative authorities advise against travelling to the city or cities of destination or stay, and
 - c. the date of departure is scheduled less than fifteen (15) days after the date of the occurrence of this event, and
 - d. no similar event has occurred in the city or cities of destination or stay, in the fifteen (15) days preceding the booking of the *trip*.
16. *You* legally separate or divorce on or after *your policy's* coverage effective date but before *your* scheduled departure date.

The following condition applies:

- a. *Your policy* was purchased within fourteen (14) days of the date of the first *trip* payment or deposit.

17. *Your* or a *traveling companion's* vehicle experiences a *mechanical breakdown* on the way to the departure train *station of your trip* requiring the intervention of a professional and occurring within forty eight (48) hours before departure.

18. A *mechanical breakdown* of the public transport used by *you* to get to the departure *station*.

The following condition applies:

- a. Delay of more than two (2) hours in relation to the scheduled time of arrival, causing *you* to miss the transport booked at the time of departure and provided that you have made arrangements to arrive at least thirty (30) minutes before the time of departure shown on your train ticket.

19. A *terrorist event* happens within thirty (30) days of *your departure date* within one hundred (100) kilometers of any city *you* are traveling to during *your trip*, as indicated on *your* original itinerary from *your travel supplier*.

The following condition applies:

- a. A *terrorist event* must not have occurred within forty (40) kilometers of that city any time in the thirty (30) days prior to *your policy's* coverage effective date.

20. *You* or a *traveling companion* is required to work during *your* scheduled *trip*.

The following conditions apply:

- a. *You* must be an employee who requires *your* employer's approval to receive or modify *your* time off;
- b. *You* must have *your* employer's approval of *your* time off at the time *you* book *your trip*; and
- c. *Your* time off must be revoked by *your* employer.

C. MISSED TRANSPORT AT DEPARTURE COVERAGE (EXCLUDING CONNECTION)

If *you* miss *your* transport used to go to the *station* of departure for one of the covered reasons listed below,

We will reimburse *you* the transport costs incurred by *you* to reach the destination, provided that :

The transport ticket has not been reimbursed by SNCF Connect and *you* have purchased a *transport ticket* in the next available transport to the intended destination, up to the maximum benefit shown in *your* Coverage Summary for missed transport at departure, in case of :

An incident affecting the means of transport used by *you* to get to the *station* of departure :

1. Breakdown or *accident* ;
2. Sudden strike without prior notice, unless threatened or announced prior to the purchase of *your policy*

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

This coverage cannot be combined with the Trip Cancellation, Trip Change fees and Missed connection coverages.

The following events are not covered :

1. Any change of schedule by the scheduled carrier for the travel;
2. The failure of any kind (including financial failure) of SNCF Connect or the planned carrier, making it impossible to fulfil its contractual obligations;
3. *Your* non-admission on board, following behavior deemed aggressive and/or dangerous by the personnel responsible for the transport of passengers or *your* failure to respect the time of presentation for boarding;
4. Fuel failure of the transport used by *you* to get to the *station* of departure.

D. CANCELLED TRANSPORT COVERAGE

If *your* transport is cancelled for one of the covered reasons listed below,

We will reimburse *you* for the travel expenses (round trip) incurred by *you* to get to the departure *station*, up to the maximum benefit shown in your Coverage Summary for Cancelled Transport, in case of :

1. Any event, not attributable to SNCF Connect or any other rail carrier of the *transport ticket*, resulting in the cancellation of the transport by which *you* were to travel.

NOTE: *You* must already be at the departure *station* when *you* learn that *your* transport is cancelled.

The following events are not covered :

1. Transport cancelled as a result of an event for which the SNCF Connect or any other rail carrier of the train ticket is responsible, except in the case of force majeure;
2. Transport cancelled as a result of a strike by SNCF Connect staff, when notice was given at least forty- eight (48) hours before the scheduled departure time.

E. MISSED CONNECTION COVERAGE

If *your* first transport is delayed and *you* missed *your* connection,

We will reimburse *your* transportation by any means of transport within the limits of availability on the day of the new reservation (train, taxi, bus, carpooling, *rental car*) to the planned destination shown in *your* Coverage Summary for Missed Connection.

IMPORTANT : This coverage is only provided when the **SNCF Connect** has not been able to offer *you* an alternative solution within two (2) hours of the actual arrival time of the first transport.

This coverage cannot be combined with the Cancelled Transport.

The following events are not covered :

1. Missed connections which are not due to a delay in the arrival of the first transport;
2. The consequences of delays to Transilien trains;
3. The consequences of the temporary or definitive withdrawal of transport ordered by the administrative authorities, or any other authority, having made the announcement more than twenty-four (24) hours before *your departure date*;
4. The consequences of a missed first transport on which *you* had to travel, whatever the reason;
5. Delays resulting from any event that jeopardizes *your* safety during the *Trip* if the destination is not recommended by the authorities in the country of residence;
6. Delays during *your* pre-transportation to the *station* of departure.

F. TRANSPORT DELAY AT ARRIVAL COVERAGE

If *your* transport is delayed on arrival of **one (1) hour or more** in relation to the time indicated on the *transport ticket*,

We will reimburse *you* the taxi costs to reach the planned destination, provided that no public transport is available at the actual arrival time shown in *your* Coverage Summary for transport delay at arrival.

The service is systematically acquired when the actual arrival time of the transport is after 9pm (CET).

This coverage cannot be combined with the Missed connection.

The following events are not covered:

1. Delays resulting from the temporary or definitive withdrawal of transport, ordered by the administrative authorities or any other authority, having made the announcement more than twenty-four (24) hours before the departure time indicated on the *transport ticket*;
2. The consequences of cancelled transport ;

G. EMERGENCY TRANSPORTATION COVERAGE

NOTE : This coverage only applies to round *trip* equal or less than thirty (30) days consecutive for one travel.

IMPORTANT:

- If *your* emergency is immediate or life threatening, seek local emergency care at once.
- We are not, and shall not be deemed to be, a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulation, and *our* services are subject to approvals by appropriate local authorities and active travel & regulatory restrictions.

Emergency Evacuation (Transporting *you* to the nearest appropriate medical facility)

If *you* become seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip*, we will pay for local emergency transportation from the location of the initial incident to a local *doctor* or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

1. *Our* medical team will consult with the local *doctor* to obtain information necessary to make appropriate decisions regarding *your* overall medical condition;
2. We will identify the closest appropriate available *hospital* or other appropriate available facility, make arrangements to transport *you* there, and pay for that transport; and
3. We will arrange and pay for a *medical escort* if we determine one is necessary.

The following conditions apply to items 1, 2, and 3 above:

- a. *You* or someone on *your* behalf must contact *us*, and we must make all transportation arrangements in advance. If we did not authorize and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transportation arrangements that we did not authorize or arrange;
- b. All decisions about *your* evacuation must be made by medical professionals licensed in the countries where they practice;

- c. *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- d. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Medical Repatriation (Getting *you* home after *you* receive care)

If *you become* seriously ill or *injured* or develop a medical condition (including being diagnosed with an *epidemic* or *pandemic* disease such as COVID-19) while on *your trip* and *our* medical team confirms with the treating *doctor* that *you* are medically stable to travel, *we* will:

- 1. Arrange and pay for *you* (if the medical repatriation occurs more than twenty-four (24) hours before the original *return date*) to be transported via regularly scheduled service on a common carrier in the same class of service that *you* originally booked, unless a different class of service is otherwise *medically necessary*, for the return leg of *your trip*, less available *refunds* for unused tickets. The transportation will be to one of the following:
 - a. *Your primary residence*;
 - b. A location of *your* choice in *your* country of residence; or
 - c. A medical facility near *your primary residence* or in a location of *your* choice in *your* country of residence.
In either case, the medical facility must be willing and able to accept *you* as a patient and must be approved by *our* medical team as medically appropriate for *your* continued care.
- 2. Arrange and pay for a *medical escort* if *our* medical team determines that one is necessary.

The following conditions apply:

- a. Special accommodations must be *medically necessary* for *your* transportation (for example, if more than one seat is *medically necessary* for *you* to travel).
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements. *We* will not assume any responsibility for any transportation arrangements that *we* did not authorize or arrange;
- c. All decisions about *your* repatriation must be made by medical professionals licensed in the countries where they practice;
- d. *You* must comply with the decisions made by *our* assistance and medical teams. If *you* do not comply, *you* effectively relieve *us* from any responsibility and liability for the consequences of *your* decisions, and *we* reserve the right to not provide coverage;
- e. One or more emergency transportation providers must be willing and able to transport *you* from *your* current location to the identified *hospital* or facility.

Transport & Accommodation to Bedside (Bringing a friend or *family member* to *you*)

If *you are* told by the treating *doctor* during *your trip* that *you* will be hospitalized for more than seven (7) days during *your trip* or that *your* condition is immediately life-threatening, *we* will arrange and pay for round-trip transportation in economy class on a *travel carrier* and accommodation for one friend or *family member* to stay with *you*, up to the maximum benefit listed for Emergency transportation coverage in your Coverage Summary.

The following condition applies:

- a. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation and *accommodation* arrangements in advance. If *we* did not authorize and arrange the transportation and *accommodation*, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Return of Dependents (Getting minors and dependents home)

If *you* die or are told by the treating *doctor* *you* will be hospitalized for more than twenty four (24) hours during *your* trip, we will arrange and pay to transport *your traveling companions* who are under the age of eighteen (18), or are dependents requiring *your* full-time supervision and care to one of the following:

1. *Your primary residence; or*
2. A location of *your* choice in *your* country of residence.

We will arrange and pay for an adult *family member* to accompany *your traveling companions* who are under the age of eighteen (18) or are dependents requiring *your* full-time supervision and care, if we determine that it is necessary.

Transportation will be on a *travel carrier* in the same class of service that was originally booked. Available *refunds* for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- a. This benefit is only available while *you* are hospitalized, or if *you* die, and if *you* do not have an adult *family member* traveling with *you* that is capable of caring for the *travelling companions* under the age of eighteen (18) or dependents.
- b. *You* or someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements.

Repatriation of Remains (Getting *your* remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport *your* remains to one of the following:

1. A funeral home near *your primary residence; or*
2. A funeral home located in *your* country of residence.

The following conditions apply:

- a. Someone on *your* behalf must contact *us*, and *we* must make all transportation arrangements in advance. If *we* did not authorize and arrange the transportation, *we* will only pay up to what *we* would have paid if *we* had made the arrangements; and
- b. The death must occur while on *your trip*.

If a *family member* decides to make funeral, burial, or cremation arrangements for *you* at the location of *your* death, we will reimburse the necessary expenses up to the amount it would have cost *us* to transport *your* remains to a funeral home near *your primary residence*.

In additional, we will arrange and pay, up to the maximum benefit shown in *your* Coverage Summary for identification of remains, for the following :

- Transportation and accommodations of one *family member*, if no adult *family members* accompanied *you* on *your trip*, to travel to the location of *your* death to identify the remains and coordinate the repatriation of the body;

NOTE: Transportation will be arranged on airlines (economy class), trains (first class), public transportation, or taxi.

For identification of remains, it does not provide coverage for any loss that results directly or indirectly from any of the following:

- expenses incurred without *our* prior agreement;
- exposure to nerve agents or persistent neurotoxic effects, which are subject to *quarantine* or preventative measures or specific surveillance or recommendations from international health authorities or local health authorities in the country where *you* are staying;

H. TRAVEL SERVICES DURING YOUR TRIP

If *you* need travel services during *your trip*, we are available twenty-four (24) hours a day. With *our* global reach and multi-lingual staff, we are here to help *you*.

Finding a *Doctor* or Medical Facility

If *you* need care from a *doctor* or medical facility while *you* are traveling, we can assist *you* in finding one.

Monitoring *Your Care*

If *you* are hospitalized, *our* medical staff will stay in contact with *you* and the *doctor* caring for *you*. We can also notify *your* family and *your doctor* back home of *your* illness or *injury* and update them on *your* status.

Lost Travel Documents Assistance

If *your* passport or other travel documents are lost or stolen, we can assist *you* in getting *your* documents replaced and can help *you* change *your* travel arrangements as required.

Emergency Language Translation

We can assist *you* with translation services in the event *you* need help in a foreign country.

Emergency Cash Assistance

If *your* travel is delayed or interrupted and *you* need extra money to pay for unexpected expenses, we can assist in arranging the transfer of funds from *your* family or friends.

Emergency Message Delivery

We can assist *you* in getting an urgent message to someone back home.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverages under *your policy*. An “exclusion” is something that is not covered by this insurance *policy*, and therefore no payment or service would be available.

This *policy* 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.

If *you* have traveled against an order or advice against travel issued by *your* home country’s or *trip* destination’s government or local authority, this *policy* 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 *policy* does not provide coverage for any loss that results directly or indirectly from any of the following general exclusions if they affect *you*, a *traveling companion*, or a *family member*:

1. Any loss, condition, or event that was known, foreseeable, intended, or expected when *your policy* 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 and to the extent that normal, complication-free pregnancy or childbirth is expressly referenced in the coverage;
5. Fertility treatments;
6. 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;
7. Acts committed with the intent to cause loss;
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft;
9. Participating in or training for any professional or semi-professional sporting competition;
10. Participating in or training for any amateur sporting competition while on *your trip*. This does not include participating in informal recreational sporting competitions and tournaments organized by hotels, resorts, or cruise lines to entertain their guests;
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;
 - i. Free diving; or
 - j. Scuba diving at a depth greater than twenty (20) meters or without a dive master.
12. An *illegal act* resulting in a conviction, except when *you*, a *traveling companion*, a *family member*, or *your service animal* is the victim of such act;
 13. An *epidemic* or *pandemic*, except when and to the extent that an *epidemic* or *pandemic* is expressly referenced in a coverage;
 14. *Natural disaster*, except when and to the extent that a *natural disaster* is expressly referenced in and covered under a 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 (declared or undeclared) or acts of war;
 18. Military duty, except when and to the extent that it is expressly referenced in and covered under a coverage;
 19. *Political risk*;
 20. *Cyber risk*;
 21. Civil disorder or unrest;
 22. *Terrorist events*, except when and to the extent that *terrorist events* are expressly referenced in and covered under a coverage;
 23. Acts, travel alerts/bulletins, or prohibitions by any government or public authority;
 24. Any *travel supplier's* complete cessation of operations due to financial condition, with or without filing for bankruptcy;
 25. An act of gross negligence by *you* or a *traveling companion*.

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

1. *Your travel carrier* tickets do not show travel date(s) and are not booked on www.sncf-connect.com website;
2. The *departure date* and *return date* as shown on the Coverage Summary do not match *your trip's* actual *departure date* and *return date* (does not apply to insurance purchased with a one-way booking).

CLAIMS INFORMATION

To make a claim, please visit the website at <https://snCF-connect.allianz-protection.com>. This will lead you to our online claims notification service where you can fill in an online claim form.

You can also get a claim form by:

- phoning: +32 2 290 46 17 or
- sending an email to: claims.awpeurope@allianz.com

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. You must give us as much detail as possible so we can handle your claim quickly. Please keep copies of all the information you send us.

You will need to obtain some information to support your claim. Below is a list of actions you will need to take and documents we will need in order to deal with your claim. Further information and/or evidence may be required by us after your claim has been submitted. If this is the case, we will inform you as quickly as possible.

For all claims

- Your original trip booking invoice(s), and travel documents including the return ticket showing the dates and times of travel as well as your name visible on the documents.
- Original receipts or proof of purchase and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices issued in your name.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence, e.g. pictures, videos, written statements or any other documents, as possible to support your claim.

Trip Cancellation and Trip Change fees

- Original cancellation or change fees invoice(s) detailing all cancellation or change fees charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide independent evidence of these circumstances.

Transport delay at arrival, Missed connection, Cancelled Transport

- Written confirmation from the rail company or their handling agent of the scheduled and actual departure times and why the departure was delayed/cancelled.
- Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.
- If your claim results from any other circumstances, please provide independent evidence of these circumstances.

Emergency Transportation

- Always contact our twenty-four (24) hours emergency medical service when you are hospitalised and require repatriation.

- Medical evidence from the treating *doctor* to confirm the illness or *injury* and treatment given, including *hospital* admission and discharge dates, if this applies.

GENERAL PROVISIONS AND CONDITIONS

1. Policyholder

The natural person that entered into this contract and whose place of residence must be located in Belgium.

2. Insured persons

The natural persons whose names are mentioned under the heading “Insured Persons” of the Certificate of Insurance. The insured persons must have their place of residence inside Belgium and ordinarily reside there at least 6 months per year.

3. Belgium

The country of residence of the insured person.

4. Correspondence and communication

All notifications must be sent to *us*.

Written notices intended for *you* will be deemed to have been validly sent to the address mentioned in the Certificate of Insurance or any address *you* subsequently inform *us* of.

5. Payment of the premium

Payment of the premium will be deemed proof that cognizance has been taken of these General Conditions and that they have been accepted. The premium must be paid to *us* before the due date, in any case, coverage will only commence after payment of the first premium. In case of non-payment of the premium, the statutory interest rate will be owed as of the due date.

In case of non-payment of the premium, all other provisions under the Belgian Insurance Act on Insurance Policies will apply.

6. Duration of this contract and its covers

This contract is concluded with the agreement of the *policyholder* with a correctly completed pre-signed *policy*, and ends on the last day of the travel duration stated in the Certificate of Insurance.

Maximum insurable length of travel: 30 days

6.1. In the case of the “Cancellation” guarantee:

The guarantee starts at the purchase of this contract, which must take place simultaneously with the booking of the travel contract, and ends at the time of the planned start of the booked travel arrangement, i.e. the start of the outward journey.

6.2. In case of all other guarantees:

The guarantee starts at 0 o'clock of the departure date stated in the Certificate of Insurance and ends at 23.59 o'clock of the last day of the travel period stated in the Certificate of Insurance. The guarantee is only valid if it has been taken out for the entire duration of the journey (i.e. outward journey, stay and return journey).

6.3. Without prejudice to the provisions of the relevant guarantee:

- In any case, the guarantee will not be covered until the day following the receipt by *us* of the correctly completed pre-signed *policy*, and at the earliest after payment of the due and indivisible premium by the *policyholder* to the insurance intermediary.
- The duration of the guarantees (except in the case of "Cancellation") is automatically extended until *your* first possible return if *you* have to extend *your* stay on medical prescription, or if the means of transport with which *you* return to *your place of residence* fails due to breakdown, *accident*, theft, fire, vandalism or strike.

7. The maximum insured amounts

Regardless of the number of contracts concluded with Allianz Travel, the insured amounts are the maximum possible compensation for the fully guaranteed period.

All requested financial interventions must be *reasonable and customary* for the region where they are provided. The evaluation and decision on this matter belongs solely to the adviser responsible for the file at Allianz Travel.

8. Right to renounce

8.1. If this contract has a duration of at least thirty days

- The *policyholder* can cancel this contract within fourteen days of receipt by *us* of the pre-signed *policy*. The cancellation takes effect at the time of its notification. **After this 14-day period , the premium is non-refundable.**

If the contract is taken out less than 14 days before the *departure date*, the *policyholder* can cancel until the day of departure.

To cancel *your* contract please go to <https://snCF-connect.allianz-protection.com> (Manage my contract).

- We can cancel this contract within fourteen days of receipt of the pre-signed *policy*. The cancellation of the contract shall take effect eight days after its notification.

8.2. Both Allianz Travel and the policyholder can terminate this contract after a claim or after a request for assistance, but at the latest 1 month after the payment of the compensation, the completion of the assistance, or the refusal of the compensation or the assistance. The cancellation takes effect after three months, counting from the day following the delivery by post of a registered letter, the service of a bailiff's writ or the date of the acknowledgment of receipt in the case of a cancellation letter. The premium paid in connection with the period after the termination takes effect will be refunded within fifteen days from this effective date.

However, cancellation after damage by Allianz Travel can take effect one month after the date of notification thereof, if the *policyholder*, the insured or the beneficiary has not fulfilled one of his obligations arising from the damage case with the intention of mislead, provided that *we* have lodged a civil complaint against one of these persons with an examining magistrate or has summoned him to court, on the basis of Articles 193, 196, 197, 496 or 510 to 520 of the Criminal Code.

We will reimburse the damage resulting from such termination if it waives its claim or if the criminal action results in a suspension of prosecution or an acquittal.

9. The procedures of assistance and the choice of means to execute the insured guarantees

The organization of the assistance and the resources used for this purpose are solely *our* responsibility. However, *we* take into account availabilities and existing agreements in the travel contract and give priority to the latter if they can still be used.

The organization of a service provided for in this contract, as well as incurring costs related thereto, by an insured person or his environment can only be reimbursed if Allianz Travel has been informed of this and has expressly agreed in advance by providing a file number.

The costs incurred as a result of independently organized assistance are in any case only reimbursed after presentation of the original expense reports and of all elements that prove the facts that entitle the guarantee.

The costs incurred as a result of independently organized assistance are only reimbursed up to the amounts stated in these general Terms and Conditions and within the limits of the costs that Allianz Travel would have paid if it had organized the assistance itself.

The prior consent of Allianz Travel is not required if the assistance is imposed by an official body. These costs are only refundable up to the amounts stated in these Terms and Conditions.

The services rendered and/or the payment of the amounts provided for the execution of this contract can never be a source of enrichment for the beneficiary.

10. Subrogation

For the amounts paid in compensation, *we* will take over *your* rights and claims against third parties. If *your* actions prevent subrogation from taking place, Allianz Travel can claim repayment of the compensation paid, for the amount of damage suffered by *us*.

11. Statute of limitations

Any legal claim resulting from this contract will be precluded by the lapse of time after three years, counting from the date of the event entitling to the claim.

12. Applicable law – Jurisdiction - Complaints

This contract is governed by its General and Certificate of Insurance, the provisions of the law regarding insurance contracts and Belgian legislation.

All congratulations or complaints regarding *our* services can be delivered by letter to *our* 'Quality' service or by e-mail: claims.awpeurope@allianz.com

In case *you* remain unsatisfied after the handling of *your* complaint by *our* services, *you* can appeal to the Insurance Ombudsman, 35 de Meeûsquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75.

All legal proceeding may only be dealt with by the competent courts in Brussels, Belgium.

13. Sanction screening

The insurer will not provide coverage and will not pay for a claim or otherwise render assistance if and when payment of such claim or rendering assistance in any other way might subject a party to any sanction, prohibition and/or limitation under a resolution of the United Nations and/or under trade and economic sanctions, laws or regulations issued by the European Union and/or the United States.

14. Fraud *policy*

What *we* do in the event of fraud depends on the law, the General and Certificate of insurance of the insurance:

- *We* do not refund the premium.
- The insurance is void.
- *We* will not pay *you* for the damage.
- *We* can reclaim any sums paid out.
- This may also mean that *we* file a complaint against *you* with an investigating judge. Any fraud or attempted fraud by Allianz Travel not only entails the cancellation of the insurance contract, but can also be prosecuted under Article 496 of the Criminal Code. In that case, Allianz Travel will be a civil party and *we* will request compensation for all investigative acts that had to be committed.
- Due to the harmful behavior, *our* company has suffered damage that must be compensated. *We* are confronted with costs incurred for inspection/expertise and research. *We* will reclaim these incurred research costs from *you* in full on the basis of the Belgian Civil Code.
- *We* claim an administrative fee of 150 € from the fraudster.
- In case of proven fraud, *we* can send the details of the fraudster to the ESV Datassur. This institution only uses the data to prevent insurance fraud and limit risks for insurers. Everyone is allowed to see or change their data. *You* must send a letter with a copy of *your* passport or identity card to: Datassur ESV de Meeûsplantsoen 29 1000 Brussels. *You* can read more about this on the website www.datassur.be.

15. Privacy Commitment

Allianz Travel, as the data controller, is responsible for the administration and gathers personal data related to *you* which are necessary for the management of this contract (risk assessment and management of the commercial relationship) and possible claims including portfolio monitoring and prevention of abuse and fraud.

By subscribing to this contract, *you* explicitly authorize Allianz Travel to administer *your* health data for the purposes as described above and, if necessary, to communicate this information to third parties (experts, physicians, ...).

You authorize *your* physician to, in case of death, to establish and provide a statement about the cause of death to *our* consultant *doctor*.

You have the right to access and correct *your* data.

In attachment *you* can read the way in which *we* handle *your* data in accordance with the most recent European legislation.

We care about your personal data

AWP P&C S.A. Dutch Branch trading as Allianz Travel (“we, “us” “our”), is the **Dutch** branch of **AWP P&C SA**, a French Insurance company which has its registered offices in Saint-Ouen, France and is part of Allianz Partners Group. AWP P & C SA- Dutch Branch is registered at the Netherlands Authority for the Financial Markets (AFM) and is authorized under French law by ‘L’Autorité de Contrôle Prudentiel et de Résolution’ (ACPR) in France to provide insurance products and services on a cross-border basis.

Protecting *your* privacy is a top priority for *us*. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data, either in paper or electronic files.

AWP P&C S.A. Dutch Branch is the Data Controller as defined by relevant data protection laws and regulations, in regard to the personal data that we request and collect from *you* for the purposes detailed in this privacy notice.

2. What personal data will be collected?

We will (or may) collect and process various types of personal data about *you, other persons and third parties affected by a covered event such as:*

Personal Information of the policyholder:

- Surname, first name
- Gender
- Identification Document number (Identity card number, Passport number, government ID, driver’s licence) and expiry dates
- Age/Date of birth
- Address
- Contact details (email address, phone number)
- Language
- Residency
- Nationality
- IP address
- Bank / Credit Card and Bank account details

Personal details of the Insured Persons:

- Surname, First name
- Identification Document number (e.g Identity card number, Passport number, government ID, driver’s licence) and expiry dates
- Age/Date of birth

Depending on the claim submitted, we may also collect and process additional personal data including, sensitive personal data about you, other persons and third parties affected by covered events, ,such as:

- Medical conditions (physical and/or psychological)
- Medical history and reports
- Medical *claims* history
- Documentation justifying sick leaves and duration
- Death Certificates
- Details of the *claim* (e.g. travel booking details or references, details of expenses, visa details, etc)
- Phone number and contact details if not provided previously
- Details of a third person to contact with in case of emergency
- Occupation
- Previous and/or current employment or business activities
- Location data
- Signature
- Voice
- Family details (e.g. marital status, dependants, spouse, partner, relatives,...)
- IP address of the claimant if the claim is submitted by our available portals / apps
- Criminal convictions and offences (e.g.in case of requiring legal assistance)
- Results of Criminal checks relating to prevention of fraud and/or Terrorist Activities
- Bank account details

By purchasing this insurance *policy*, you commit to give the information contained in this Privacy Notice to any third party whose personal information you may provide to us (e.g. other insured persons, beneficiaries, third parties involved in the claim, third party persons to contact in case of emergency, etc), and you accept not to provide that information otherwise.

3. How will we obtain and use your personal data?

We will collect and use the personal data that you provide to us and that we receive about you (as explained below) for a number of purposes and with your express consent unless applicable laws and regulations do not require us to obtain your express consent, as shown below:

Purpose	Is your express consent required?
<ul style="list-style-type: none"> • Insurance contract quotation and underwriting 	<ul style="list-style-type: none"> • No, to the extent these processing activities are necessary to perform the insurance contract to which you are a party to and to take the necessary steps previous to enter in this contract
<ul style="list-style-type: none"> • Insurance contract administration (e.g., claims handling, handling of complaints, necessary investigations and assessments in order to determine the existence of the covered event and the amount of the compensations to be paid, or the kind of assistance to be provided, etc) 	<ul style="list-style-type: none"> • We will request your express consent on the occasion of claims requiring necessarily the processing of the following categories of data: racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data, health, sex life or sexual orientation, criminal convictions or offences <p>However, we will be entitled to process this data without consent if (1) there is a vital interest of the owner of the</p>

	<p>data or any other natural person, and (2) if the owner of the data is not physically or legally capable to give the consent (e.g emergency situations)</p> <ul style="list-style-type: none"> If the handling of the claim does not require the processing of those categories of data, we will not be required to collect your consent, to the extent that they are necessary to comply the obligations we undertake in the insurance contract.
<ul style="list-style-type: none"> To conduct quality surveys about the services provided, with the purpose to assess your level of satisfaction and to improve them. 	<ul style="list-style-type: none"> We have a legitimate interest to contact you after handling a claim or after providing assistance to ensure we have complied with our obligations under the contract in a satisfying way for you. However, you have the right to object by contacting us as explained in section 9 below.
<ul style="list-style-type: none"> To perform statistical and quality analysis on the basis of aggregated data, as well as claims rate. 	<ul style="list-style-type: none"> If we carry out any of these processing activities, we will do so by aggregating and anonymizing data. As a result, the data is not considered "personal" data anymore and your consent is not required.
<ul style="list-style-type: none"> To meet any legal obligations (e.g. those arisen from laws on civil, commercial and insurance contracts and insurance business activities, regulations on tax, accounting and administrative obligations, to prevent money laundering or for the purposes of sanction screening i.e. to check whether you, your country or your sector are subject to sanctions impeding or restricting us to make payments if relevant). 	<ul style="list-style-type: none"> No, to the extent these processing activities are expressly and legally authorized.
<ul style="list-style-type: none"> Fraud prevention and detection, including, when appropriate, for example, comparison of your information with previous service requests and/or previous claims, or checking of common claims filing systems. 	<ul style="list-style-type: none"> No, it is understood that the detection and prevention of fraud is a legitimate interest of the Data Controller and therefore we are entitled to process your data for this purpose without collecting your consent.
<ul style="list-style-type: none"> Audit purposes, to comply with legal obligations or internal policies 	<ul style="list-style-type: none"> We can process your data in the framework of internal or external audits either required by law, or by internal policies. We won't request your consent for these processing to the extent that they are legitimated by the applicable regulations or our legitimate interest. However, we will ensure that only the strictly necessary personal data are used, and treated with absolute confidentiality.

	Internal Audits are usually conducted by our holding company, Allianz Partners SAS (7 Rue Dora Maar, 93400 Saint-Ouen, France)
<ul style="list-style-type: none"> To administer debt recoveries (e.g. to claim the payment of the premium, to claim third parties liabilities, to distribute the compensation amount between different insurance companies covering the same risk) 	<ul style="list-style-type: none"> No when the processing of your data, even special categories of personal information (racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data, health, sex life or sexual orientation, criminal convictions or offences) may be necessary for the establishment, exercise or defence of legal claims, which is also our legitimate interest.
<ul style="list-style-type: none"> To inform you, or permit Allianz Group companies and selected third parties to inform you, about products and services we feel may interest you in accordance with your marketing preferences, You can change these at any time by the links we will make available in every communication to unsubscribe, by means of the options in your client portal, where available, or by contacting us as specified in section 9 below. 	<ul style="list-style-type: none"> We will process your personal information for these purposes only if authorized by law (and within the limitations and by complying the requirements of those legal authorizations) or by collecting your express consent after providing you information about criteria we use to make the profiles and the impact/consequence and benefits of such profiling for you.
<ul style="list-style-type: none"> To personalize your experience on our websites and portals (by presenting products, services, marketing messages, offers, and content tailored to you) or by using computerised technology to assess which products might be most suitable for you. <p>You will be able to modify these processing activities by using the options available in your browser (e.g. in the case of use of cookies and similar devices) or by contacting us as specified in section 9 below.</p>	<ul style="list-style-type: none"> We will ask for your consent
<ul style="list-style-type: none"> For automated decision making, i.e., to make decisions that (1) are based solely on automated processing and (2) that may have legal or significant effects to you. <p>Examples of automated decisions resulting in legal effects could be the automated cancellation of a contract, or automated denial of a claim, those affecting your rights under the insurance contract, etc</p> <p>Example of automated decisions resulting in similar significant effects are those that affect to your financial circumstances like an automated denial of</p>	<ul style="list-style-type: none"> We will collect your consent for this processing activities when applicable, in particular if the data concerned are special personal data (racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic or biometric data, health, sex life or sexual orientation, criminal convictions or offences) If no special categories of personal data are concerned and these decisions are in order to underwrite your insurance and/or process your claim we will not need to obtain your express consent.

an insurance policy, or those affecting your access to our health assistance services.	
<ul style="list-style-type: none"> To redistribute risks by means of reinsurance and co-insurance 	<ul style="list-style-type: none"> We can process and share your personal information with other insurance or reinsurance companies with whom we have signed or we will sign co-insurance or re- insurance agreements. <p>Co-insurance is the coverage of the risk by several insurance companies by mean of a single insurance contract, assuming each of them a percentage of the risk or distributing the coverages between them.</p> <p>Reinsurance is the "subcontracting" of the coverage of part of the risk in a third reinsurance Company. However, this is an internal agreement between us and the reinsurer and you don't have a direct contractual relationship with the latter.</p> <p>These distribution of risks are legitimate interest of Insurance Companies, even usually expressly authorized by law (including the sharing of personal data strictly necessary for it)</p>

As mentioned above, for the purposes indicated above, we will process personal data we receive directly from you and/or personal data we receive about *you* from business partners, public data bases, third party providers, other insurance companies, insurance intermediaries and distributors (travel agencies, tour operators, manufacturers,...), healthcare assistance services or contact persons *you* authorize, fraud prevention agencies and investigators, advertising networks, analytics providers, search information providers, loss adjusters, surveyors, lawyers, finance companies and delegated authorities.

We will need *your* personal data if *you* would like to purchase our products and services and make use of the benefits and/or services provide by us. If *you* do not want to provide this personal data including sensitive personal data to *us*, we may not be able to provide the products, benefits and/or services *you* request, that you may be interested in, or to tailor our offerings to your particular requirements.

4. Who will have access to *your* personal data?

We will ensure that your personal data is processed confidentially, on a need-to know basis, and in a manner that is compatible with the purposes indicated above.

For the stated purposes, *your* personal data may be disclosed to the following parties who operate as third party data controllers:

- Public authorities, other Allianz Partners and Allianz Group companies (e.g. for audit purposes), other insurers, co-insurers, re-insurers, insurance intermediaries/brokers, banks, third parties collaborators and partners participating in the provision of the services such as healthcare services and professionals, including doctors, travel agencies, airlines, taxi companies, repairers, fraud investigators, loss adjusters, lawyers and independent experts, etc.

For the stated purposes, we may also share *your* personal data with the following parties who operate as data processors, i.e., processing the data under our instructions, and subject to the same obligations of confidentiality, need-to-know and compatibility with the purposes described in this Privacy Notice:

- Other Allianz Partners and Allianz Group companies, or third party companies acting as subcontractors of internal activities (e.g. providers of IT support and maintenance, tax management companies, companies providing *claims* handling services, postal providers, document management providers), technical consultants, surveyors (*claims*, IT, postal, document management), experts, loss adjustors and service companies to discharge operations; and
- Advertisers and advertising networks to send *you* marketing communications, as permitted under local law and in accordance with your communication preferences. *We* do not share *your* personal data with non-affiliated third parties for their own marketing use without your permission.

Finally, *we* may share *your* personal data in the following instances:

- In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of *our* business, assets or stock (including in any insolvency or similar proceedings; and
- To meet any legal obligation, including to the relevant ombudsman or supervisory authority if *you* make a complaint about the product or service we have provided to *you*.

5. Where will my personal data be processed?

Your personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in section 4 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. *We* will not disclose *your* personal data to parties who are not authorized to process them.

Whenever we transfer *your* personal data for processing outside of the EEA by another Allianz Group company, *we* will do so on the basis of Allianz' approved binding corporate rules known as the Allianz Privacy Standard (Allianz' BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz' BCR and the list of Allianz Group companies that comply with them can be accessed here <https://www.allianz-partners.com/allianz-partners---binding-corporate-rules-.html> where Allianz' BCR do not apply, *we* will instead take steps to ensure that the transfer of *your* personal data outside of the EEA receives an adequate level of protection as it does in the EEA. You can find out what safeguards *we* rely upon for such transfers (for example, Standard EU Model Contractual Clauses) by contacting us as detailed in section 9 below.

6. What are *your* rights in respect of *your* personal data?

Where permitted by applicable law or regulation, and within the scope therein defined, *you* have the right to:

- Access *your* personal data held about *you* and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw *your* consent at any time where *your* personal data is processed with *your* consent;
- Update or correct *your* personal data so that it is always accurate;
- Delete *your* personal data from our records if it is no longer needed for the purposes indicated above, subject to regulatory personal data retention requirements;

- Restrict the processing of *your* personal data in certain circumstances, for example where *you* have contested the accuracy of *your* personal data, for the period enabling us to verify its accuracy;
- Obtain *your* personal data in an electronic format for *you* or for your new insurer;
- Exercise your right to data portability; and
- File a complaint with us and/or the relevant data protection authority. For this purpose, relevant data privacy authorities are:
 - The supervisory authority of the country where you are resident: Gegevensbeschermingsautoriteit - Drukpersstraat 35, 1000 Brussels – contact@apd-gba.be or [Klacht indienen | Gegevensbeschermingsautoriteit](#) .
 - Dutch Data Protection Authority, supervisory authority of the country where we are established
 - CNIL, French data privacy supervisory, to the extent that France is the country where Allianz Partners has its main establishment, and therefore our lead data privacy authority

You may exercise these rights by contacting us as detailed in section 9 below providing *your* name, email address, account identification, and purpose of *your* request.

7. How can you object to the processing of your personal data?

Where permitted by applicable law or regulation, *you* have the right to object to us processing your personal data, or tell us to stop processing it (including for purposes of direct marketing). Once *you* have informed us of this request, we shall no longer process *your* personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for *your* other rights indicated in section 6 above.

8. How long do we keep your personal data?

We will retain *your* personal data only for as long as they are necessary for the purposes informed in this Privacy Notice, and deleted or anonymized when no longer required. Here below we inform *you* of some of the retention periods applicable to the purposes informed in section 3 above.

However, please be aware that sometimes additional specific requirements or events may override or modify them, such as ongoing legal holds over relevant information, or pending litigation or regulatory investigations, which may supersede or suspend these periods until the matter has been closed, and the relevant period to review or to appeal has expired. In particular, retention periods based on specified periods for legal *claims* can be interrupted and then start to run again.

Personal information to obtain a quotation (when necessary)	During the validity period of the quotation provided
Policy Information (underwriting, <i>claims</i> handling, management of complaints, litigation cases, quality surveys, fraud prevention/detection, debt recoveries, co-insurance and re-insurance purposes,...)	<p>We will keep the personal information of <i>your</i> Insurance Policy during the validity period of <i>your</i> Insurance contract and the prescription period determined by the local applicable laws on insurance contracts.</p> <p>In case we realize of information omitted, false or inaccurate in the declaration of the risk to be covered, the above retention periods would count from the moment we are aware of it.</p>

Claims Information (<i>claims</i> handling, management of complaints, litigation cases, quality surveys, fraud prevention/detection, debt recoveries, co-insurance and re-insurance purposes)	We will retain the personal information <i>you</i> provide to <i>us</i> or <i>we</i> collect and process according to this privacy notice for the prescription period determined by the local applicable laws on insurance contracts.
Marketing information and related profiling	We will keep this information whilst <i>your</i> insurance policy period is still valid, and one additional year, unless <i>you</i> withdraw <i>your</i> consent (when required), or <i>you</i> object (e.g. in the event of marketing activities authorized by law <i>you</i> don't want to receive). In these cases <i>we</i> will no longer process <i>your</i> data for these purposes, although <i>we</i> may legitimately keep some information to prove the previous processing activities were lawful.
Debt Recoveries	We will retain the personal information that <i>we</i> need to <i>claim</i> and administer debt recoveries, and that <i>you</i> have provided to <i>us</i> , or <i>we</i> may have collected and processed in accordance with this Privacy Notice, for a minimum term determined by the prescription periods set up by applicable laws. As a reference, for civil actions, <i>we</i> will keep <i>your</i> data for a minimum of 7 years
Supporting documents to provide evidence of compliance with legal obligations such as tax or accounting	We will process in these documents the personal data <i>you</i> provide to <i>us</i> , or <i>we</i> collect and process according to this Privacy Notice, only to the extent they're relevant for this purpose, and for a minimum of 10 years from the first day of the relevant tax year

We will not retain *your* personal data for longer than necessary and *we* will hold it only for the purposes for which it was obtained.

9. How can *you* contact *us*?

If *you* have any queries about how *we* use *your* personal data, *you* can contact *us* by email or post as follows:

AWP P&C S.A. Dutch Branch

Data Protection Officer

PO Box 9444

1006 AK Amsterdam

The Netherlands

Email dataprivacy.fos.be@allianz.com

You can also use these contact details to exercise your rights, or to submit *your* queries or complaints to other Allianz Partners entities acting as controllers (see section 4 above) to which *we* may have shared *your* personal data. *We* will address them *your* request and support their handling and answer to *you* in our local language.

10. How often do *we* update this privacy notice?

We regularly review this privacy notice. This privacy notice was last updated on **27th October 2022**.