TRAVEL INSURANCE

Allianz Travel

Insurance Product Information Document

Insurance Company : AWP P&C S.A. – trading as Allianz Partners, registered office 7 rue Dora Maar, Saint-Ouen-sur-seine, France. Company identification number: 519490 080 RCS Bobigny authorised by l'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

Produit: AF2 - Comprehensive

This document provides a summary of key information about the insurance product Comprehensive and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product's general conditions. Upon purchase you will receive the contractual information with details of your insurance cover. To be fully informed, please read them carefully.

What type of insurance is this?

Our product is a short-term product and offers to travelers which have booked their flight with Air France the following benefits: Trip Cancellation, Travel Delay, Missed Flight, Emergency Medical expenses abroad, Medical assistance, Baggage Insurance and Baggage Delay Insurance, Trip Interruption, Teleconsultation.

WHAT IS INSURED?

Trip Cancellation

Which events are insured?

Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):

✓ Unexpected serious illness that were not existing or treated within 6 months prior to booking the travel

✓ Traffic accident

What will be reimbursed?

✓ Cancellation fees if travel has to be cancelled

Sum insured: up to 6 500 € per person

Deductible: 10% of the insured limit, up to a maximum of €65 for any sudden event

Travel Delay

Which events are insured?

✓ Delay of the travel carrier by at least 2 hours

What will be reimbursed?

✓ Necessary transportation expenses to either help you reach your destination or return home

✓ Additional expenses for meals, accommodation, communication, and local transportation

Sum insured: up to 50 € per person

Missed Flight

Which events are insured?

✓ Missed theft following for any sudden event

What will be reimbursed?

✓ Necessary transportation expenses to either help you reach your destination or return home

Sum insured: at cost

Emergency medical expenses abroad, Medical assistance

Which events are insured?

✓ Illness, injury or medical condition during travel

What will be reimbursed?

✓ Costs for necessary treatment provided by a doctor or in a hospital

✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation

Sums insured:

Medical emergency and hospitalization expenses abroad: up to 200 000 € per person

Dental emergency treatment: up to 300 € per person

Search, rescue and recovery : up to 1 500 € per person

Baggage Insurance and Baggage Delay Insurance

Which events are insured?

✓ Damage / theft or loss of luggage

✓ Baggage delay by at least 12 hours

What will be reimbursed?

✓ Current value of lost destroyed or theft articles

Sums insured:

Baggage Insurance: up to 1 200 € per person

Baggage Delay Insurance: up to 50 € per person

WHAT IS NOT INSURED?

Applicable to all covers

x Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking

x Trips lasting more than 90 consecutive days

Trip Cancellation and Trip Interruption

x Existing illnesses that were last treated within 6 months prior to booking travel

x Quarantine applies to part or all of the population, a geographical area, a building or a means of transport.

Travel delay

x Strike that was already announced at the time the insurance was purchased

Missed flight

x Any circumstance only affecting your enjoyment of the trip;

x Missed flights resulting from timetable changes made by the carrier;

x Any event that occurs between the date on which you booked your Trip and the date on which you took out this policy.

Emergency medical expenses abroad, Medical assistance

x Medically prescribed treatments which you knew to be necessary prior to commencement of travel or which you must have anticipated given the circumstances known to you

x Examinations or medical care due to the loss of or damage to hearing aids, dentures, eyeglasses and contact lenses

Baggage Insurance and Baggage Delay Insurance

x Tickets, (travel) documents, cash and credit cards, medical supplies

x Losses caused by forgetting or losing articles

x Delays of less than 12 hours

ARE THERE ANY RESTRICTIONS ON COVER?

! Civil or foreign war or acts of war

! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers

! Terrorist attacks, otherwise expressly referenced in the insured covers

! Your intentional self-harm or if you attempt or commit suicide

! Illnesses or injuries for which an initial diagnosis, evolution, additional examination or change in treatment was made prior to booking the trip.

! An epidemic or pandemic otherwise expressly referenced in the insured covers

! Local health situations, pollution, meteorological or climate events

! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers

Trip Interruption

Which events are insured?

Completion of your travel as scheduled is not possible or cannot be expected due to (e.g.):

✓ Serious accidental injury

✓ Unexpected serious illness that were not existing or treated within 6 month prior to booking the travel

What will be reimbursed?

✓ Necessary transportation/travel expenses to continue the trip or return home

✓ Additional accommodation/public transportation expenses if prolongation of the trip is necessary (up to 100 €/day for a max. of 10 days)

Sum insured: up to 1 000 € per person

Teleconsultation

Which events are insured?

✓ medical problem during your trip

Sum insured: 2 medical consultations by telephone or online per insured

! Expenses incurred without the prior approval of our Assistance Department

! The cost of treatment or care not resulting from a medical emergency

! The consumption of alcohol or drugs not medically prescribed

! Participation in a sport as part of a professional or semi-professional sporting competition, as well as related preparatory events, or practice of extreme sports

WHERE AM I COVERED?

✓ Cancellation is covered before the trip starts which is usually in the country of residence of the insured.

✓ The insured is covered in the country(ies) of destination incl. transit countries, except where providing coverage would violate any applicable law or regulation (including any economic/trade sanction or embargo).

WHAT ARE MY OBLIGATIONS?

To avoid the policy being cancelled and claims being reduced or refused, the insured must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;
- Take reasonable care to protect himself and his property against accident, injury, loss and damage and to minimize any claim.

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.

WHEN AND HOW DO I PAY?

Premium is paid at the time of the travel insurance subscription, by the means of payment accepted at the time of the purchase.

WHEN DOES THE COVER START AND END?

The cancellation cover starts from the date of purchase of the insurance policy and ends on the date of the trip departure indicated in the insurance policy.

The other covers stated in the insurance policy start on the date of the trip departure and end on the trip return date as indicated in the insurance policy. The travel insurance cannot cover trips exceeding 90 consecutive days.

HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed point in time. You do not have to cancel.

The insured can cancel the insurance policy in the first 30 days following the purchase of the policy, if it does not meet his needs.

In the above case, please email contactresa.fr.fr@airfrance.fr to ask for the policy cancellation.

The right of renunciation cannot be exercised if you have taken out cover under this insurance contract in connection with a claim reported during the period specified in the insurance contract; consequently, no refund of premium will be made.