

# Travel Insurance

## Insurance Product Information Document

Company: AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

### Product: Air France Comprehensive Travel Insurance

**This document only provides a basic summary of key information about the insurance cover and doesn't take into consideration your specific demands and needs. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.**

## What is this type of insurance?

Our product is a short-term travel protection product and offers the following benefits to travellers who have booked their flight with Air France: Travel Cancellation Insurance, Travel Interruption Insurance, Travel Delay Insurance, Baggage and Delayed Baggage Insurance, Emergency Medical/Dental Expenses and Emergency Transportation Expenses.



### What is insured?

- ✓ **Trip cancellation** - Up to £5,000 in total for reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Emergency medical and associated expenses** - Up to £5 million for hospital fees, repatriation, medical confinement, repatriation of remains and dental costs incurred if taken ill or injured on your trip. Limits apply to dental cover.
- ✓ **Trip interruption** - Up to £5,000 for reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19):  
  
Up to £5,000 for unused, non-refundable costs where you have to interrupt your trip or end it early;  
  
Additional costs incurred for transport as a result of your early or delayed return;  
  
Additional costs incurred for necessary extra transport or accommodation to resume your trip;  
  
Up to £1,000 for additional transport and accommodation costs where the interruption causes your extended stay (daily limits apply to accommodation costs).
- ✓ **Travel delay** - Up to £250 for reimbursement of additional expenses due to a transportation delay during a trip. A minimum delay period of 4 hours applies to certain benefits.
- ✓ **Baggage and Delayed baggage** - Up to £1,000 for items lost, stolen or damaged on your trip and up to £200 for costs to replace essential items temporarily lost by the transport provider on your outward journey. A total limit of £500 applies for all high value items.
- ✓ **Travel services during your trip** - Assistance in finding a doctor or medical facility.



### What is not insured?

- ✗ Events occurring outside the validity dates shown on the policy confirmation document.
- ✗ Claims arising due to pre-existing medical conditions.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless we agree to it in writing.
- ✗ Natural disasters except when and to the extent these are expressly covered under the 'trip cancellation', 'trip interruption' and 'travel delay' sections of the policy.
- ✗ Events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by or with your agreement.
- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £50 policy excess that is applicable to each insured person, for each claim incident under some benefit sections.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the trip cancellation, trip interruption or Emergency medical and associated expenses cover sections.
- ✗ Claims relating to (non-individual) epidemic and/or pandemic events.
- ✗ Violations of international sanctions, laws or regulations.



### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! You must have booked at least part of your trip with Air France.
- ! Claims relating to existing medical conditions may be excluded.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! There is a 90 day limit on the length of the trips that will be covered.
- ! Financial limits apply to each benefit section.
- ! There are General conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

✓ Cover is provided for travel anywhere in the world. All trips must start and end in the UK, Channel Islands or Isle of Man.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://gov.uk/foreign-travel-advice)



## What are my obligations?

- Please read the policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- You must report any theft, damage or loss or to the police within 24 hours of discovery or, where applicable, to your travel carrier.

### **In the event of a claim, to avoid claims being reduced or refused, you must:**

- Contact us as soon as possible after an event arises and provide us with all supporting documents needed to process the claim.
- Inform the insurer if you have more than one insurance that may cover the same event.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

The Cancellation benefit for your trip begins from the start date shown on your confirmation of insurance or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on your confirmation of insurance; or
- When you no longer meet the eligibility criteria for the policy.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your confirmation of insurance;
- Upon exceeding the maximum per trip length of consecutive days as shown on your policy; or
- When you no longer meet the eligibility criteria for the policy.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact us by calling 0345 641 9742 or writing to Allianz Partners, 102 George Street, Croydon, CR9 6HD.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will not refund your premium if you wish to cancel your policy.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.