

TRAVEL INSURANCE

Insurance Product Information Document

Insurance Company: AWP P&C S.A. Branch in Poland.



Product: Comprehensive Travel Insurance

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?

Section II (other personal and property insurance), group 1, 2, 7, 18 – in accordance with the Annex of the *Insurance and Reinsurance Activity Act of 11 September 2015, consolidated version: 26 May 2017* (Journal of Laws [Dz.U.] 2017, item 1170, as amended).

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



WHAT IS INSURED?

Trip Cancellation Coverage

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 120 days prior to taking out the insurance or booking the travel
- ✓ Traffic accident

What will be reimbursed?

- ✓ Cancellation fees if travel has to be cancelled

Sum insured: up to 22 000 PLN per person

Travel Delay Coverage

Which events are insured?

- ✓ Delay of the travel carrier by at least 4 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 1 100 PLN per person

Emergency Medical/Dental Coverage and Emergency Transportation Coverage

Which events are insured?

- ✓ Illness, injury or medical condition during travel

What will be reimbursed?

- ✓ Costs for necessary (in- or out-patient) treatment provided by a doctor or in a hospital
- ✓ Costs for emergency transportation and medically advisable and justifiable medical repatriation

Sums insured:

Medical emergency treatment: up to 1 300 000 PLN per person

Dental emergency treatment: up to 1 320 PLN per person

Search, rescue and recovery : up to 6 600 PLN per person

Baggage Coverage and Baggage Delay Coverage

Which events are insured?

- ✓ Damage / theft of luggage
- ✓ Baggage delay by at least 12 hours (outbound journey only)

What will be reimbursed?

- ✓ Current value of lost or destroyed articles
- ✓ Necessary repair costs for damaged articles

Sums insured:

Baggage Insurance: up to 4 400 PLN per person

Baggage Delay Insurance: up to 880 PLN per person



WHAT IS NOT INSURED?

Applicable to all covers

- ✗ Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking
- ✗ No coverage after the maximum of 90 consecutive days of travel

Trip Cancellation Coverage and Trip Interruption Coverage

- ✗ Existing illnesses that were last treated within 120 days prior to taking out the insurance or respectively to booking travel
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

Travel Delay Coverage

- ✗ Strike that was already announced at the time the insurance was purchased

Emergency Medical/Dental Coverage and Emergency Transportation Coverage

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

Baggage Coverage and Baggage Delay Coverage

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies
- ✗ Losses caused by forgetting or losing articles
- ✗ Delays of less than 12 hours



ARE THERE ANY RESTRICTIONS ON COVER?

- ! War (declared or undeclared) 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 events, except when and to the extent that terrorist events are expressly referenced in the insured covers. This exclusion does not apply to Emergency Medical or Emergency Transportation coverage
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non stabilized illnesses or injuries that were diagnosed or treated
- ! 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 Coverage

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 120 days prior to taking out the insurance or commencement of 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 440 PLN/day for a max. of 10 days)

Sum insured: at cost

- ! 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 professional or dangerous sport



WHERE AM I COVERED?

- ✓ Trip Cancellation coverage is provided in the country of primary residence of the insured person (Poland).
- ✓ For the other guarantees the insured is covered in the country(ies) of destination, including transit countries: the world including the United States of America and Canada and excluding Poland. Cover cannot be provided in war zones or sanctioned countries listed by the insurer as excluded.



WHAT ARE MY OBLIGATIONS?

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

When entering into an insurance contract

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

Once the insurance contract 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 general 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 travel insurance and ends on the date of the trip departure indicated in the certificate of insurance.

The other covers stated in the insurance contract start on the date of the trip departure and end on the trip return date as indicated in the certificate of insurance. 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.

If the insurance contract has been concluded for a period longer than 6 months, the policyholder has the right to withdraw from the insurance contract within 30 days, and in case the policyholder is an entrepreneur - within 7 days from the date of conclusion of the insurance contract. In the case of the conclusion of an insurance contract by means of distance communication with the consumer, the period within which the consumer may withdraw from the insurance contract is 30 days from the day on which the consumer was informed of the conclusion of the insurance contract. The right of withdrawal from the insurance contract shall not apply to a policyholder who is a consumer, if the insurance contract has been concluded for a period shorter than 30 days. If we did not inform the policyholder who is a consumer of the right of withdrawal at the latest when the insurance contract was concluded, a period of 30 days shall run from the day on which the consumer became aware of that right. The policyholder may terminate the insurance contract at any time. The insurance contract shall be terminated from the day following the day of submission of the notice of termination of the insurance contract.

In the above case, please contact us at: +48 22 563 11 56 for the insurance contract cancellation.

Please note that the cancellation of the insurance contract is not possible if the insured has started his journey.