

## Insurance for protection in case of cancellation of the travel

Information concerning insurance products

Insurer: AWP P&C S. A., subsidiary for Austria

### AIR FRANCE REVERSAL TRAVEL INSURANCE AF1

This information sheet provides only an overview of the essential aspects of the contents of the insurance product, this is not an integral part of the insurance contract. The full scope of the insurance may be consulted in the insurance documents (the policy, the insurance certificate, respectively, the General and special insurance conditions, the detailed description of the benefits included)!

#### What type of insurance is Air France reversal insurance AF1 product?

The insurance for the cancellation of travel **Air France reversal travel insurance AF1** represents an insurance package that provides protection if it is necessary to cancel the travel:

- cancellation costs and penalty fees in accordance with the terms of the contract for the purchase of tourist services;
- the amount not reimbursed by the tourist services provider in case of occurrence of an event from the ones outlined in the product description and in the General Insurance Conditions (CGA), forcing it to cancel the trip before the departure date.

Protection for canceling the reversal travel includes the benefits described below:



#### Which is the object of the insurance?

##### Reversal Insurance for the cancellation travel of travel

- ✓ Reimbursement of cancellation costs (reversal) in case of canceling the travel (according to the reasons for cancellation in the General Insurance Conditions)
- ✓ The insured amount declared in the policy is the value of the purchased tourist services. The maximum amount that can be secured is max. EUR 6,500 / person.
- ✓ Reimbursement of additional costs for additional luggage, extra seat, supplementary weight or other supplements only if they are mentioned in the ticket reservation confirmation and frames within the maximum amount provided by max. EUR 32,000 / event

##### Insured Events

- ✓ Sudden serious illness, adverse reactions to vaccines (prescribed injections only), injury caused by an accident or death of the insured person
- ✓ Sudden, unexpected serious illness, sudden injury or the death
- ✓ of one of the following persons: spouse or domestic partner
- ✓ (registration report for Identity card within the last 3 months);
- ✓ Parents (step parents, parents in law, grand-parents); children(stepchildren, sons-in-law, grandchildren); brothers and

##### Protection in case of departure with delay

Reimbursement of costs for direct departure, with delay, in the event of flight failure to the place where the leave takes place, due to the proven delay of the public transport (e.g. train, taxi).

sisters, brothers and sisters or brothers and sisters-in-law; another person nominally specified in the policy

- ✓ The sudden, unexpected serious worsening of a suffering (chronic illness) of the insured person, according to the General Conditions of Insurance
- ✓ The pregnancy is an insured event if it is diagnosed and confirmed after the insurance has been completed
- ✓ Unexpected dismissal by Employer
- ✓ Submitting the divorce action by the spouse of the insured person
- ✓ Not passing a terminal grade or the baccalaureate
- ✓ If the basic damages or theft caused by breaking seriously affects the property of the insured person and as a result of these events the presence of the insured person is indispensable
- ✓ Concentration for basic military service or civil service instead of military service.
- ✓ In the case of up to 7 persons specified in a policy that booked the travel together (regardless of the degree of kinship), it is an insured case even if a certain reason, mentioned in the General Conditions of Insurance occurs only for one of these 7 persons

##### Which are the indemnifications that might be granted?

- ✓ Payment of a new flight ticket, limited to the original flight ticket price. Departure within 24 hours after the initial flight



#### Which are the events that are not object of insurance

- ✗ Any event that takes place between the date of the reservation of the tourist services and the date when the policy was issued
- ✗ Events for which the responsibility for the cancellation of travel services is incumbent on the travel organizer or the transport,

company, as specified in the contractual information for the provision of travel services or the travel program, mainly for reasons of air safety and / or over reservation.

- ✗ The insurance premium and the insurance charges are not refunded



#### Are there applicable coverage limits?

Insurance coverage does not apply to damages resulting from the following circumstances:

##### Events not insured for all the branches of the field

- |   |   |
|---|---|
| ! Riots/ war events/ acts of terrorism            | ! Suicide or attempts of suicide        |
| ! Strike  | ! Provisions imposed by the authorities |
| ! Participation in acts of violence of any nature | ! Ionising radiations or atomic energy  |

- ! Influence of alcohol, drugs or other medicines
- ! Competitions in the field of motor sports
- ! Damages produced or already estimated at the time of reservation or at the beginning of travel
- ! Epidemics and pandemics
- ! Travels made despite the travel warnings issued by the Ministry of External Affairs
- ! Natural disasters, seismic phenomena or unfavourable weather conditions
- ! Loss of benefits associated to the stay
- ! Embargos, economic, financial or commercial sanctions

#### Insurance for cancellation of travel- exclusions

- ! If the travel agency withdraws from the contract;
- ! in case of events and illnesses caused by alcohol and drug abuse;
- ! If an event or suffering (illness) has occurred or could have been expected as soon as the trip was insured or booked; are assimilated to this exclusion and to the medical complications arising from the insured person's pregnancy or any deviation from the normal development of the foetus or the occurrence of any risk of abortion, life-threatening of the insured person or foetus requiring supervision, care or medical intervention
- (including scheduled or emergency) when the pregnancy was diagnosed and confirmed initially (for the first time) before the end of the insurance
- ! In the case of planned or anticipated operations, deferred operations or medical interventions
- ! If the travel cannot be started because of a delay in healing or therapy
- ! In case of approval of a treatment



#### Where do I benefit from the insurance?

- The product is valid for tourist packages valid worldwide (excluding North Korea)



#### Which are my obligations?

The following obligations are incumbent on the insured person:

- to keep the damage as low as possible and to notify it without delay( maximum 48 hours from the date of occurrence of the event)..
- to present the event that caused the damage according to reality and to provide appropriate justifying documents.
- to inform about the damages caused as a result of unlawful actions to the nearest competent authority in the field of safety and to submit justifying documents to that effect.
- to hand over the original evidence (for example, police drafted Minutes, invoices issued by a doctor or a hospital, etc.).
- to keep, on own behalf, the valuable objects, to store them, respectively, with the capitalization of all the existing safety equipment.
- to inform the insurer if the insured person also benefits from the protection of other insurances from which the insured person can claim partial or total indemnification.



#### When and how do I pay?

- Insurance coverage is only achieved if the insurance has been completed at the same time as the Air France flight reservation, is duly documented on the evidence of insurance and if the premium for that insurance has been paid.



#### When does the coverage enter into force and when does it terminate?

- Protection in the event of the need to cancel the travel enters into force by terminating the contract for the reserved stay and ceases when the travel begins.



#### How can I terminate the contract?

- The policy holder may withdraw from the contract in writing, within 14 days of receipt of the policy. If the duration of the contract is shorter than 6 months, there is no right to withdraw.
- If the insurance contract was concluded by distance selling, the right of withdrawal exists only for contracts with a duration of more than one month.
- If the trip is postponed or canceled by the organizer of the trip.

## How can we help?

# AIR FRANCE CANCELLATION INSURANCE AF1



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According to the mentions in the insurance policy, for the type of the purchased travel insurance, you can find in the table below the included benefits and the covered insured amounts.

In order to accept the coverage level granted by the selected insurance product and in order to avoid potential disputes, please read carefully the detailed included services, the insured amounts and the General Terms of Insurance. Please note that the sections of the General Terms of Insurance corresponding to the services included in your insurance product apply. By paying the insurance premium you automatically expressed your approval and accepted the General Terms of Insurance and the services included in the selected insurance product.

## Benefits

### CANCELLATION PROTECTION

Reimbursement of cancellation costs due to a reason stated in the General Terms & Conditions.  
Reimbursement of extra costs for additional luggage, additional seat, additional meal or upgrade, in case these costs are mentioned in the booking confirmation of the flight ticket and are considered within the maximum amount insured.

*Excess: 25% of cancellation costs, min. 30 €, max. 150 €*

up to 6 500 € per person  
up to 32 000 € per incident

### DELAY PROTECTION

Reimbursement of costs in case of delayed/missed flights due to a delay of the carrier (e.g. taxi) or breakdown/accident when arriving by your own car. Cover the costs of a one-way ticket with departure within 24 hours.

Payment of a new flight ticket, limited to the price of the original flight ticket. Departure within 24h after the original flight

## Customer Information:

### Please note

Air France Cancellation Insurance:

- is valid for one trip and one person
- is valid, if it has been taken out at the time of booking your flight and is documented on your booking confirmation and if the premium has been paid.
- can only be purchased in connection with an Air France online-ticket and only for the respective flight/travel

### Deadline for purchasing this insurance

Immediate coverage exists, if the policy has been taken out on the day of booking the trip.

All listed benefits are offered according to the general terms and conditions that are part of this document and are also available on [www.mondial-assistance.ro](http://www.mondial-assistance.ro). Oral agreements are invalid. Changes to the offered premiums, tariffs and conditions need written approval by the insurer. Premiums include insurance tax, no other fees are taken. Romanian law applies to the insurance contract. Insurance cover is valid after payment of the premium, for the persons stated on the travel confirmation, only if upon registration they had a stable domicile in Romania, Switzerland, Liechtenstein or another state of the European Union for at least six months and if the premium has been paid.

#### Insurer

**AWP P&C S.A. Branch office of Austria**  
Pottendorfer Strasse 23-25, A-1120 Viena  
Vienna Commercial Court  
Commercial Register FN 100329 v  
DVR-Nr. 0465798  
Company Identification: ATU 15366609

#### Contact-Service Center

We will be more than happy to provide further information regarding travel insurance:

+40-21 312 22 36  
[office.ro@mondial-assistance.at](mailto:office.ro@mondial-assistance.at)

#### 24 Hours Emergency Line

**Worldwide Emergency Service:**

+ 40-21 312 22 37  
[assistance@allianz-assistance.at](mailto:assistance@allianz-assistance.at)

**How can we help?**

**AIR FRANCE CANCELLATION  
INSURANCE AF1**



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**Claims Handling:**

**1. In case of Cancellation Insurance:**

Cancel your trip with your airline / service provider. File your claim within 48 hours to the Mondial Assistance claims department in written form - preferably via E-Mail to [daune@mondial-assistance.at](mailto:daune@mondial-assistance.at)

Required documents for the subsequent claims handling:

- Policy document/proof of insurance
- Booking confirmation
- Cancellation notice made out by airline / service provider
- Original documents giving proof to the claim (e.g. medical report, patient record, medical treatment documents)
- Fully completed the [Cancellation Claim Form](#)
- Details on other insurances (e.g. creditcards, motoring association, health insurance,...)
- Bank account number and address of the account holder
- As much evidence as possible to support your claim.

Please send the filled out claim form and the original documents to the following address:

**AWP P&C S.A.**

**(Austrian Branch)**

Calea Floreasca nr. 169, sector 1, București

Tel: +40-21 312 22 36

Fax:+40-21 312 22 38

e-Mail:[daune@mondial-assistance.at](mailto:daune@mondial-assistance.at)

Mondial Assistance is the travel insurance brand of AWP P&C S.A.

**Insurer**

**AWP P&C S.A. Branch office of Austria**

Pottendorfer Strasse 23-25, A-1120 Viena

Vienna Commercial Court

Commercial Register FN 100329 v

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