

# Short-term Travel Insurance



## Insurance Product Information Document

Insurance company: AWP P&C S.A.- Austrian Branch, Vienna Commercial Court Commercial register FN 100329 v, Data processing register no. 0465798, Company identification no. ATU 15366609. AWP P&C S.A.- Austrian Branch is the Austrian branch of the French insurer AWP P&C S.A., rue Dora Maar 7 at 93400 Saint-Ouen, RCS Bobigny 519 490 080 supervised by the French Autorité de Contrôle Prudentiel et de Résolution.

## Product: Air France - Comprehensive

This document summarizes key information about Air France's insurance product and does not consider your specific requirements and needs. Full pre-contractual information can be found in the general terms and conditions of the insurance product. Upon purchase, you will receive the contractual information detailing your insurance coverage. Please read these carefully to be fully informed.

### What kind of insurance is this?

Our product is a short-term protection product and offers travelers/individuals who have booked their flight/transportation the following benefits: Trip Cancellation Insurance, Trip Interruption Insurance, Trip Delay Insurance, Luggage Insurance and Luggage Delay Insurance, Emergency Medical/Dental Expenses and Emergency Transport Expenses.

### WHAT IS INSURED?

#### Travel Cancellation Coverage

##### Which events are insured?

Commencement of the trip as planned is not possible or cannot be rescheduled due to (e.g.):

- ✓ Unexpected serious illnesses that did not exist or were not treated within 120 days, for heart diseases, stroke, cancer, diabetes (type 1 and 2), migraine, epilepsy, and multiple sclerosis, the reference period is 24 months before taking out the insurance or booking the trip
- ✓ Traffic accident.

##### What will be reimbursed?

- ✓ Cancellation fee if the trip must be cancelled
- Sum insured: according with the premium selected.

#### 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 €250 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:

Emergency medical treatment: up to €300 000 per person

Emergency dental treatment: up to €300 per person

Search, rescue, and recovery: up to €1500 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 € 1000 per person

Baggage Delay Insurance: up to €200 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 Travel insurance cannot cover trips of more than 90 consecutive days.

#### Trip Cancellation and Interruption Coverage

- x Pre-existing diseases last treated within 120 days before taking out the insurance or booking the trip. For heart diseases, stroke, cancer, diabetes (type 1 and 2), migraine, epilepsy, and multiple sclerosis, the reference period is 24 months before taking out the insurance or booking the trip
- x Quarantine orders of general application to part or all of a population, an entire ship, or an entire geographical area

#### Travel Delay Coverage

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

#### Emergency Medical/Dental Coverage and Emergency Transportation Coverage

- 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 Coverage and Baggage Delay Coverage

- 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?

- ! 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



## WHAT IS INSURED?

### Trip Interruption Coverage

#### Which events are insured?

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

- ✓ Early/delayed return due to covered incident

#### 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 up to 10 days).



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! 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 or motorsports



## WHERE AM I COVERED?

- ✓ Cancellation is covered in the insured's country of residence.
- ✓ For other guarantees, the insured is covered in the country or countries of destination incl. transit countries. No cover can be provided in war zones or in 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 purchase date/day following the purchase date of the insurance policy and ends on the trip departure date as specified in the insurance policy.

The other coverages in the insurance policy commence on the departure date of the trip and end on the return date of the trip as indicated in the insurance policy. Travel insurance cannot cover trips longer than 90 consecutive days.



## HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed time. You do not need to cancel.

The insured can cancel the insurance policy in the first 14 days after purchasing the policy, if it does not meet his needs.

In the above case, send an e-mail to [service.ro@mondial-assistance.at](mailto:service.ro@mondial-assistance.at) to request cancellation of the policy.

Please note that cancellation of the policy is not possible if the insured has made a claim or started their trip.