

# TRAVEL INSURANCE

Customer information under ICA

Insurance Company: AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), Richtiplatz 1, 8304 Wallisellen

Product: KLM – Assistance



This document provides a summary of key information about the insurance product KLM – Assistance and the material content of the insurance contract (Article 3 of the Swiss Insurance Contract Act – ICA) and doesn't take into consideration your specific demands and needs. Full pre-contractual information are provided in the insurance product's General terms and conditions (GTC). 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 travel protection product and offers to travellers which have booked their flight with KLM the following benefits: Trip interruption insurance, Travel delay insurance, Baggage and Baggage delay insurance, Medical costs abroad and Emergency medical assistance.



### WHAT IS INSURED?

#### Travel delay

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 CHF 250 per person

#### Medical costs abroad and Emergency medical assistance

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 CHF 500,000 per person

Dental emergency treatment: up to CHF 1,000 per person

Search, rescue and recovery: up to CHF 3,000 per person

#### Baggage and Baggage delay

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: up to CHF 1,000 per person, deductible CHF 50 per person

Baggage delay: up to CHF 200 per person

#### 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 was 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 CHF 150/day for a max. of 10 days)

All covers are indemnity insurances.



### WHAT IS NOT INSURED?

#### Applicable to all insurance components

- ✗ 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 31 consecutive days of travel

#### Trip interruption

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

#### Travel delay

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

#### Medical costs abroad and Emergency medical assistance

- ✗ 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 and Baggage Delay

- ✗ 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?

The following list contains only the most important insurance cover exclusions. Further exclusions are contained in the exclusionary clauses of the GTC as well as the ICA:

- ! 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 events. This exclusion does not apply to Medical costs abroad or Emergency medical assistance 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, except when and to the extent that an epidemic or pandemic is expressly referenced in the insured covers
- ! Pollution, meteorological or climate events
- ! Natural disaster, except when and to the extent that a natural disaster is expressly referenced in the insured covers
- ! 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



## WHERE AM I COVERED?

- ✓ 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 according to terms and by the means of payment agreed at the time of subscription. The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is defined with the application and results from the insurance policy.



## WHEN DOES THE COVER START AND END?

The 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 31 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 14 days following the purchase of the policy, if it does not meet his needs.

In the above case, please email [info.ch@allianz.com](mailto:info.ch@allianz.com) to ask for the policy cancellation.

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



## HOW DO WE TREAT DATA?

We care about your personal data. This summary notice and our full privacy notice explain how we protect your privacy. To read our full privacy notice go to [www.allianz-travel.ch/data-protection](http://www.allianz-travel.ch/data-protection).

We will collect your personal data from a variety of sources including: data that you provide to us and/or that we receive from certain third parties such as intermediaries and distribution partners. We will need your personal data if you wish to purchase our products and services and we will process your personal data for a number of purposes including entering into, administering and performing contracts with you, protecting our legitimate interests or those of third parties and complying with any legal obligations. We may share your personal data with service providers who carry out business operations on our behalf, other Allianz Group companies, other insurers, co-insurers, reinsurers, insurance intermediaries, public authorities and to comply with any legal obligations. Your personal data may be processed outside of Switzerland, e.g. in the European Economic Area (EEA) or in non-European countries. If we transfer your personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved Binding Corporate Rules (BCRs). Where Allianz's BCRs do not apply, we will take steps to ensure that an adequate level of protection is provided for personal data transfers outside the EEA. If you have any questions about how we use your personal data, or if you wish to exercise a data subject's right, i.e. to access or restrict the processing of your personal data, to withdraw your consent where you have previously given it, to request the correction or deletion of your data, or to make a complaint, you can contact us at any time at [privacy.ch@allianz.com](mailto:privacy.ch@allianz.com).