

TRAVEL INSURANCE

Allianz  Travel

Insurance product information document

Company: AWP P&C – French insurance company

Product: Cancellation / Comprehensive / Assistance

This document presents a summary of the main types of cover and exclusions of the policy. It does not take into account your specific requests and requirements. You will find the complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is it?

The **Cancellation / Comprehensive / Assistance** product is a temporary policy that offers, for any flight booked with KLM, and depending on the option taken out, insurance coverage in the event of cancellation/change of the trip, missed flight, luggage damage, engagement of private third party liability abroad, as well as traveller assistance services.



What is insured?

The coverage depends on the subscribed options.

Cancellation or Change

Cancellation charges paid by the Insured Person (limit: €5,000 per Insured Person and €32,000 per claim)
Costs of change (limit: €300 per Insured Person)

Missed Flight

Payment for a new ticket for departure within 24 hours

Damage to luggage

Compensation, including theft (limit: €800 per Insured Person and per claim including €400 for theft of valuables).

Traveller assistance

Repatriation assistance
A visit from a friend or relative in the event of hospitalisation locally
Emergency medical expenses abroad (limit: €150,000)
Emergency hospitalisation expenses abroad (limit: €150,000)
Search costs (limit: €750) and/or rescue costs (limit: €750)
Assistance in the event of death: repatriation of the body, funeral costs (limit: €750)
Assistance in the case of unforeseen events
Making medication available locally
Legal assistance: advance of bail (limit €5,000 per person, lawyers' fees (limit: €5,000 per person)

Private third party liability abroad

Payment of financial consequences incurred (limit: €500,000)



What is not insured?

- ✘ Persons not resident in France
- ✘ Trips of more than two consecutive months



Are there any exclusions from the cover?

Main exclusions:

- ! Damage caused, determined or provoked by the insured person or with his complicity, wilful or intentional misconduct, except in self-defence
- ! The Insured Person's criminal convictions
- ! Suicide or attempted suicide by the Insured Person
- ! Damage caused following the consumption of alcohol or the ingestion of non-medically prescribed medication, drugs or substances
- ! Civil or foreign war, acts of terrorism, riots, popular movements, coups d'état, taking of hostages or strikes
- ! Failure by the Insured Person to comply with rules decreed by the carrier or the local authorities
- ! Restriction of the free movement of individuals and goods, airport closures and border closures
- ! Damage occurring before the policy was taken out
- ! Local public health situations, pollution, meteorological and climatic events or natural disasters
- ! Unless otherwise stated in the cover, the consequences of the Epidemic or Pandemic;

Principal restrictions:

- ! For the Cancellation/Change cover: excess of 25% of the amount of cancellation fees (minimum €30, maximum €150) in the event of cancellation following changes to holidays or theft of identity documents
- ! For the Damage to Luggage cover: excess of €30 per Insured Person and per claim
- ! For the Emergency Medical Expenses Abroad cover: excess of €30 per insurance period

AWP P&C Société anonyme [corporation] with a registered capital of €17,287,285 Bobigny Register of Companies under No. 519 490 080

Registered office: 7 rue Dora Maar, 93400 Saint-Ouen - Private company governed by the French Insurance Code



Where am I covered?

- ✓ The Cancellation or Change and Missed Flight types of cover apply worldwide, **except for North Korea**.
- ✓ The other types of cover apply in the country(ies) visited during your stay, **excluding North Korea**.

An updated list of all countries not covered is available on the Allianz Travel website, at the following address:
<http://paysexclus.votreassistance.fr>



What are my obligations?

Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:

- **When purchasing the insurance policy**

Declare the risk to be insured in good faith so as to enable the insurer to assess the risks it is covering.
 Pay the premium indicated when purchasing the insurance policy.

- **During the term of the policy**

Declare all new circumstances that may increase the risks insured or create new risks.

- **In the event of a claim**

Declare any loss that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the loss.

Inform the insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how should payments be made?

The premium is paid on the day the policy is taken out with the insurer.
 Payment is made by bank card to KLM.



When does the cover start and end?

Cover takes effect, at the earliest, at 00:00 the day after payment of the premium and ends 24 hours after the return date set out in the specific terms and conditions.

The Insured Person has a right of waiver.



How can I terminate the policy?

Since this is a temporary insurance policy, no termination may be instigated by the Insured Person.