

Travel Insurance

Information about insurance products

Insurer: AWP P&C S.A., Hungarian branch

Product: KLM Travel Insurance

This information sheet only gives a general overview of the essential contents of the insurance product. It is not a part of the contract. The complete scope of insurance can be found in the insurance documents (insurance policy or confirmation, general and special insurance conditions, separate detailed description of benefits)!

What type of insurance is it?

KLM Travel Insurance is a travel insurance and includes the benefits described below:



What is insured?

Health Insurance Abroad

- ✓ In-patient and out-patient treatment up to HUF 37.500.000
- ✓ Home- and/ or emergency transportation for medical reasons
- ✓ Dental emergency up to HUF 75.000
- ✓ Payment of accommodation for accompanying persons (for a max. of 7 days) up to HUF 12.500 per day and person
- ✓ Organisation and payment of the return trip for an insured accompanying person and minor children
- ✓ Search- and rescue up to HUF 187.500
- ✓ Repatriation in case of death or
- ✓ funeral expenses at the destination up to HUF 187.500

Baggage Insurance

- ✓ Current value in case of damage or loss by the carrier, robbery or theft up to HUF 200.000

Legal-Assistance

- ✓ Providing contact details of a local lawyer in case of prosecution



What is not insured?

Non-insured events for all cover sections

No insurance cover is provided for events that

- ✗ Are associated directly or indirectly with civil unrest, acts of war or terror of any kind
- ✗ Are caused by a strike
- ✗ Are caused as a result of acts of violence that are associated with a public gathering or demonstration, if the insured person actively participates
- ✗ Are triggered by the suicide or attempted suicide of the insured person
- ✗ Are caused as a result of official orders
- ✗ Are caused directly or indirectly through the influence of ionizing radiation as defined by the current amendment of the radiation protection act or through nuclear energy
- ✗ The insured person suffers as a result of an impairment due to alcohol, addictive drugs or medications or upon discontinuation of a prescribed therapy
- ✗ Occur during motor sport competitions (performance trials and rallies) and the relevant training for those events
- ✗ Have already occurred or were to be expected at the time of conclusion of the insurance or of booking the travel or starting the travel. This also applies to pre-contractual complaints
- ✗ Occur as a consequence of epidemics and pandemics
- ✗ Occur on trips that are undertaken despite travel warnings by the Federal Ministry for Foreign Affairs (Foreign Office) or are not interrupted immediately
- ✗ Are attributable directly or indirectly to natural disasters, seismic phenomena or weather influences
- ✗ Loss of holiday enjoyment will not be compensated
- ✗ In case of embargos, economical-, financial- or trading sanctions, that apply to the insurance policy, prevent the payment of an indemnification, insurance coverage is not granted.

Additional non-insured events for dedicated cover sections

Health Insurance Abroad

- ✗ Medical treatment or other medically ordered measures that are the reason for the trip or whose necessity was known prior to conclusion of the insurance or prior to the start of the trip or had to be expected
- ✗ Slimming or beauty courses
- ✗ Events that occur while exercising a vocational manual activity or in military service
- ✗ Check-ups, post-treatments and therapies
- ✗ Extreme sports, skydiving or the like; extreme mountain tours without a qualified mountain guide, tours above 6,000 m and tours that have not been booked as package tours, expeditions (travels to unexplored territories), sports activities in whitewater; extreme sports, that are booked via a tour operator in Austria, Germany or Switzerland, are included in cover for foreign travel health insurance.

Baggage Insurance

- ✗ Cash, bank notes, credit cards, keys, travel tickets, stamp or coin collections, deeds and documents of value, precious metals, loose gemstones, merchandise or objects with a primarily artistic and collector's value, tools and devices used for the purpose of practicing a profession or objects, musical instruments, motorcar accessories, motocardtools and spare parts, medical equipment, weapons, EDP software, mobile phone prepaid cards or bonus agreements or airtime, disabling charges or re-registration costs in the event of the loss of a mobile phone
- ✗ Damage that is due to intent or negligence.
- ✗ There is negligence in any case, if a theft has been made possible through a lack of bodily and/ or visual contact.
- ✗ Damage due to insufficient or deficient packaging or safekeeping
- ✗ Damage that is attributable to leaving behind, mislaying, losing or dropping

Are there any restrictions on cover?

Health Insurance Abroad

- ! Excess HUF 9.000 per person per event

Baggage Insurance

- ! Excess HUF 9.000 per person per event
- ! In the event of complete loss or complete destruction of the time value, however, at the maximum the purchase price at that time resp. the repair costs
- ! Replacement costs for official documents and cheques up to a max. of 10% of the sum insured

- ! Visual aids and other prosthetic aids up to a max. of 20% of the sum insured
- ! Breakage damage up to a max. of 10% of the sum insured
- ! Mobile phones: the amount actually paid for the phone amount – HUF 15.000 at the maximum
- ! For the entirety of the insured valuables to 50% of the sum insured
- ! In the event of theft from a motor vehicle for the entirety of the insured objects to 50% of the sum insured
- ! Delayed baggage delivery at the holiday resort of more than 12 hours for essential new purchases or hire charges to 20% of the sum insured.

Where am I covered?

- The travel insurance is valid for travel worldwide (excl. Northern Korea)

What are my obligations?

The insured person is obligated

- To minimize the damage as much as possible and to avoid unnecessary costs and to directly notify the insurer about the claim
- To truthfully describe and provide proof of the loss
- To immediately report any damages caused by criminal acts with a precise description of the circumstances and stating the extent of the loss to the police department responsible and to have the report certified
- To hand over any evidence, such as the originals of police reports, confirmations of tour guides, medical practitioner and hospital invoices etc.
- To carry and keep valuables in some form of secure personal custody (in physical or visual contact) so that their removal by third parties is not possible without overcoming some resistance

When and how do I pay?

- The premium is a single premium and is due immediately after conclusion of the insurance policy

When does the cover start and end?

- Cover begins with commencement of the insured journey and ends after the agreed period.

How do I cancel the contract?

- The insurance contract ends after the agreed period.

How can we help?

KLM Travel Insurance

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SERVICES:

On your policy you can find the type of the insurance you have purchased. In the following chart you can find a survey of the cover amounts of this travel insurance. The following benefits are included on the basis of the General Terms and Conditions.

Benefits

24h EMERGENCY LINE ☎ +36-1-814-9500

Worldwide Emergency Service: 24 hours a day - 365 days per year in case of illness, accident, prosecution, loss of travel documents / traveller's cheques

HEALTH INSURANCE ABROAD

Expenses for medication, medical treatment and hospitalisation <i>Excess: 9.000 HUF per incident</i>	Up to 37.500.000 HUF
Home- and/or emergency transportation for medical reasons	100%
Payment of accommodation for accompanying persons (for a max. of 7 days)	12.500 HUF per day & person
Organisation and payment of the return trip for an insured accompanying person and minor children	100%
Repatriation in case of death or optional funeral expenses	100%
Cost of dental emergency	Up to 187.500 HUF
	Up to 75.000 HUF per person

PERSONAL ACCIDENT INSURANCE

Costs of search and rescue	Up to 187.500 HUF per person
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LUGGAGE INSURANCE

Current value in case of damage or loss by the transporter, robbery or theft. <i>Excess: 9.000 HUF per person per incident</i>	Up to 200.000 HUF
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LEGAL ADVICE ABROAD

Cost of a lawyer	Up to 1.250.000 HUF per person
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Insurer

AWP P&C S.A.
Hungarian Branch Office
Budaörs, Szabadság út 117, H-2040
Company number: 13 17 000129,
Tax number: 23837324-1-13

Contact-Service Center

We will be more than happy to provide further information regarding our travel insurance.
+36 23 50 7416
ugyfelszolgalat@mondial-assistance.at

24h emergency line

Immediate help all over the world in case of an emergency.
+36 1 814 95 00
segelykozpont@mondial-assistance.at

How can we help?

KLM Travel Insurance

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Customer Information:

Please note

The KLM Travel Insurance

- is valid for one trip and one person
- is valid for the duration of one trip (from departure to return), but a maximum of 62 days. In case of One-way trip, it is valid till 31 days after the departure of respective KLM flight.
- is valid for travels Worldwide.
- 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 KLM online-ticket and only for the respective flight/travel

an unforeseen event the 24h Emergency Line informs your relatives if desired.

All listed benefits are offered according to the general terms and conditions that are available on www.mondial-assistance.hu. 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. Hungarian law applies to the insurance contract. Insurance cover is valid for the persons stated on the travel confirmation and after payment of the premium.

Travel health insurance

Reimburses the cost for medically necessary treatment abroad up to the maximum amount stated:

- Medication, medical treatment and hospitalisation
- The costs for repatriation if medically necessary
- The costs of overnight stays of a relative to travel to the insured
- Repatriation in case of death or optional cost of funeral on location/place of death
- Costs for dental emergency treatment

Luggage Insurance

- reimburses the time value of your luggage in case of damage or loss by transporter, robbery, theft up to the max. amount stated;

24h Emergency Line

offers immediate help in case of an emergency (illness, accident or death) abroad. Call the Mondial Assistance 24h emergency line **+36-1-814 9500**.

Important!

- Have the exact address and phone number of your residence ready.
- Have the names of your contact persons on behalf of the police, hospital, offices.
- Report incidents and provide further details for assistance service

If the insured is imprisoned or threatened with imprisonment, the 24-hour emergency call center will help to obtain a lawyer and an interpreter and also raise any bail that may be required. In case of

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Claims Handling:

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

1. In case of Health and Accident Insurance:

Always immediately contact our 24-hour emergency call center (+36 –1 814 9500) when you are hospitalised, require repatriation or where medical fees are likely to exceed 90.000 HUF.

AWP P&C S.A.
Magyarországi Fióktelep
Budaörs
Szabadság út 117.
2040
✉ karbejelentenes@mondial-assistance.at

Required documents for the subsequent claims handling:

- Policy document/proof of insurance
- Booking confirmation
- Doctor's report (including the patient's name, diagnosis,, treatment data, the duration and extent of incapacity to work or invalidity),
- Original doctor's or hospital invoice including the patient's name, date of birth, diagnosis and treatment data;
- Medical results where the need to transport the patient is confirmed;
- Death certificate.
- Fully completed [Medical 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.

2. In case of Luggage Insurance:

The insured person is obliged to inform the airline (directly at the airport) about the delayed/non-delivery of the piece(s) of luggage. The airline will issue a confirmation that you have to pass on to Mondial Assistance.

Required documents for the subsequent claims handling:

- Policy document/proof of insurance
- Booking confirmation
- Fully completed [Luggage Claim Form](#) with a list of baggage contents stating the age, brand, purchase price (proof of value or original invoices, where available)
- Original Police report of the police agency responsible in case of robbery or theft
- Original invoices or original receipt vouchers for replacement purchases;
- Original flight ticket, boarding pass, etc.
- The original repair bill in case of luggage damage
- Bank account number and address of the account holder
- Details on other insurances (e.g. creditcards, motoring association, health insurance,...)

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