

Travel Insurance

Information about insurance products

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

Product: KLM Travel Insurance incl. Cancellation

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 incl. Cancellation is a travel insurance and includes the benefits described below:



What is insured?

Cancellation

- ✓ Reimbursement of cancellation costs due to a reason stated in the general terms & conditions according to the booked premium

Health Insurance Abroad

- ✓ In-patient and out-patient treatment up to HUF 1.250.000
- ✓ 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 9.000 HUF

Delayed/ missed departure

- ✓ Reimbursement of costs in case of delayed/ missed departure due to a delay of the carrier or breakdown/ accident when arriving by your own car. Cover the costs of a one-way ticket with departure within 24 hours up to the amount of a one-way flight of the original ticket.

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

Cancellation Insurance

- ✗ If the travel company withdraws from the contract
- ✗ For events or illnesses caused by alcohol or drug abuse
- ✗ If an event or complaint has already occurred or was to be expected at the time of conclusion of the insurance/ of booking the trip
- ✗ For scheduled operations of prospective operations, postponed operation appointments or medical interventions
- ✗ If the trip cannot be started due to the delaying of the healing process or therapy
- ✗ In the case of the authorization of a course of health care
- ✗ For insured events caused by gross negligence of intent

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

- x** 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, motocartools 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

- x** Damage that is due to intent or negligence.
- x** There is negligence in any case, if a theft has been made possible through a lack of bodily and/ or visual contact.
- x** Damage due to insufficient or deficient packaging or safekeeping
- x** Damage that is attributable to leaving behind, mislaying, losing or dropping

Are there any restrictions on cover?

Cancellation Insurance

- !** Excess of 25% of the cancellation costs, min. HUF 9.000 and max. HUF 45.000

Health Insurance Abroad

- !** Excess HUF 9.000 per person per incident

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 - € 50 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?

- Cancellation coverage begins with the conclusion of the insurance contract for the booked event and ends with commencement of the journey
- For all other sections the 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 including Cancellation

Valid: 1 April 2017. Page: 1 / 4



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

CANCELLATION PROTECTION

Reimbursement of cancellation costs due to a reason stated in the General Terms & Conditions.

Excess: 25% of cancellation costs, min. 9.000 HUF, max. 45.000 HUF

Up to 1.250.000 HUF per person
Up to 8.000.000 HUF 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.

Payment of a new single plane ticket with departure within the following 24 hours, limited to the price paid for the single ticket

HEALTH INSURANCE ABROAD

Expenses for medication, medical treatment and hospitalisation

Excess: 9.000 HUF per incident

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

100%

optional funeral expenses

Up to 187.500 HUF

Cost of dental emergency

Up to 75.000 HUF per person

PERSONAL ACCIDENT INSURANCE

Costs of search and rescue

Up to 187.500 HUF per person

LUGGAGE INSURANCE

Current value in case of damage or loss by the transporter, robbery or theft.

Excess: 9.000 HUF per person per incident

Up to 200.000 HUF

LEGAL ADVICE ABROAD

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?

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Valid: 1 April 2017. Page: 2 / 4



Cost of a lawyer

Up to 1.250.000 HUF per person

Customer Information:

Please note

The KLM Travel Insurance including Cancellation

- 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

Deadline for purchasing this insurance

Immediate coverage exists, if the policy has been taken out on the day of booking of the trip, irrespective of the period of the remaining time until departure. In case of delayed insurance arrangement, only events occurring after a 10 days grace period are insured (Exception: accident, death, elementary damage). If the booking is confirmed only 31 days before departure cancellation protection is constituted only if the insurance policy is taken out simultaneously. There is no further grace period granted.

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 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

Insurer

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Valid: 1 April 2017. Page: 3 / 4

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.

Claims Handling:

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.

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 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 karbejelentes@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)
- Fully completed [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.

3. 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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Valid: 1 April 2017. Page: 4 / 4



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

AWP P&C S.A. Magyarországi Fióktelep

Budaörs, Szabadság út 117. 2040

[✉ karbejelentes@mondial-assistance.at](mailto:karbejelentes@mondial-assistance.at)

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