KLM and ALLIANZ GLOBAL ASSISTANCE are pleased to offer you an Assistance insurance cover for the services booked on the KLM web site.

**FEATURES OF ANNULLAMENTO INSURANCE PRODUCT**

- The insurance is only valid if purchased at the same time as the services with KLM.
- There is no age limit for the purchase of the policy.
- The policy is only for people resident or domiciled in Italy.
- The policy covers up to €6,500 in case of Cancellation of trip.

**Summary of the covers and liability limits**

The liability limits indicated are understood to be per insured person.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Liability limit (up to)</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation of trip – Reimbursement penalty</td>
<td>€6,500</td>
<td>Up to 25%</td>
</tr>
<tr>
<td>Costs of reinsuring the trip</td>
<td>See details</td>
<td>NO</td>
</tr>
</tbody>
</table>

**REPORTING CLAIMS**

Forward the request to Allianz Global Assistance for claims other than requests for assistance via the section ‘Reporting your claim’ in the www.ilmiosinistro.it or send all communications and documentation to:

AGA INTERNATIONALS S.A.
GENERAL AGENT FOR ITALY
Servizio Liquidazione Danni E-Commerce
Casella Postale 1746
Via Cordusio 4, 20123 MILAN, ITALY

Please send an e-mail to ecommerce@allianz-assistance.it for any request for clarification of the covers. Please see the General Conditions of Insurance for the detailed conditions of the policy.
GENERAL CONDITIONS OF INSURANCE  
KLM ANNULLAMENTO

DEFINITIONS

INSURED: the person whose interests are protected by the insurance.
INSURANCE: the insurance contract.
CONTRACTING PARTY: the person who takes out the insurance.
DOMICILE: the place in which the Insured has established the main place of his business and interests.
EUROPE: the countries of geographical Europe and the Mediterranean basin, Algeria, The Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey.
EVENT: the occurrence which directly or indirectly generated one or more claims.
EXCESS: the part of the damage paid by the Insured, calculated as a fixed or percentage measure.
ACCIDENT: the event due to fortuitous, violent and external reasons which produced objectively ascertained bodily injuries resulting in death, permanent invalidity or temporary inability.
ITALY: the area of the Republic of Italy, the Vatican City and the Republic of San Marino.
ILLNESS: the alteration of the state of health ascertained by a competent medical authority and not dependent on an accident.
ALLIANZ GLOBAL ASSISTANCE: the registered commercial brand of AGA International S.A., General Agent for Italy, identifying the company.
WORLD: the countries not included in the definitions of Italy and Europe.
RESIDENCE: the place in which the Insured has his habitual home.
CLAIM: the occurrence of the damaging event for which the insurance is given.
THIRD PARTIES: any person not falling under the definition of 'family member'.
TRIP: the services booked through KLM.

STANDARD REGULATIONS

1. Effective date, Expiry and Operation
   The services and insurance covers:
   a) are valid for:
      - trips anywhere in the world;
      - trips made for tourism, study and business;
      - up to the maximum limits of capital set out in the specific covers.
   b) are effective and operative for
      ✓ Cancellation of the trip - Reimbursement penalty; Costs of reinsuring the trip
         - from the time of booking and expires with the enjoyment of the first service set out contractually.
         The cover is operative for a single request for compensation irrespective of the outcome, and at which time it expires;
   ALLIANZ GLOBAL ASSISTANCE declines all responsibility for delays or obstacles which may arise during performance of the services if due to Acts of God.

2. People who can be insured
   ALLIANZ GLOBAL ASSISTANCE will insure people
   - domiciled or resident in Italy;
   - resident abroad but temporarily domiciled in Italy, limited to trips undertaken abroad. In this case, the assistance services due to the residence will be supplied to the domicile in Italy;
   - with legal capacity at the time of signing the policy.

3. Adhesion criteria, signature and validity
   The policy must be taken out:

ALLIANZ GLOBAL ASSISTANCE _ KLM ANNULLAMENTO Insurance _ ENGLISH  p. 2 of 6
- at the same time as the purchase of the services through KLM;
- by accepting the insurance package offered on the KLM Internet site with the payment of the insurance premium relating to the package chosen;

The policy is not valid if the above criteria are not respected.

4. **Cancellation right**
You will have the possibility to return the policy and obtain refund of the premium paid in the 14 days following its purchase if the policy does not satisfy your requirements. However, cancellation can never take place after the planned date of departure. Return of the premium cannot be requested if you have already made or intend to make a claim for compensation following a claim on the policy. Contact ecommerce@allianz-assistance.it to exercise the cancellation right in the above terms providing: KLM ticket number, Allianz Global Assistance policy number, name and surname of all passengers in the ticket, the total amount paid for the insurance policy, full IBAN code where to receive the refund, name, surname and fiscal code of the bank account holder.

5. **Underwriting limits**
More than one ALLIANZ GLOBAL ASSISTANCE policy cannot be taken out to cover the same risk for the purposes of:
- raising the capital insured by the specific guarantees of the products;
- extending the period of cover beyond the 62 continuous days for the same trip.

6. **Form of Communication**
All the communications of the Insured, with the exception of the precautionary call to the Operational Centre, must be made in writing.

7. **Legislative charges**
The legislative charges relating to the insurance package are the responsibility of the Insured.

8. **Reduction of the sums insured if there is an accident**
If there is a claim, the sums insured with the individual covers of the policy and the relative indemnity limits are understood to be reduced, with immediate effect and up to the end of the current insurance period, by an amount equal to that of the damage that can respectively be indemnified, net of any excess without the corresponding return of the premium. This provision does not apply to the cover ‘Cancellation of trip - reimbursement penalty’ as this is understood to operate for a single damaging event and the resulting request for compensation, after which it ceases, irrespective of the outcome of the request.

9. **If there is an accident**
The Insured, or the person acting for him, must:
- advise ALLIANZ GLOBAL ASSISTANCE in accordance with the provisions of the individual covers. Failure to respect this duty may result in the whole or partial loss of the right to indemnity (Art. 1915 Italian Civil Code);
- advise all other insurers, if more than one policy has been signed to cover the same risk, indicating the names of the others to each one (Art. 1910 Italian Civil Code);
- make all the documentation useful for the checks and enquiries necessary available to ALLIANZ GLOBAL ASSISTANCE.

ALLIANZ GLOBAL ASSISTANCE will make reimbursements in Euros. Expenses sustained outside the Eurozone countries will be converted at the official exchange rate of the day on which they occurred.

10. **Reference to the Law**
The regulations of Italian law apply to anything not specifically regulated by this contract.

**CONDITIONS OF INSURANCE**

1. **CANCELLATION OF THE TRIP – REIMBURSEMENT PENALTY**

1.1 **SCOPE**
ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty applied contractually by KLM for the cancellation or amendment to the service, excluding the administrative charges and airport taxes, arising from:
a) sudden illness (or unexpected setback) certified by a doctor;  
b) pathologies of pregnancy, if ascertained after booking;  
c) intolerance to vaccinations;  
d) accident or death,  

e) material damage to the dwelling following natural catastrophes or theft which require the presence of the Insured;  
f) dismissal or suspension from work (temporary lay-off or job mobility) of the Insured or his new employment;  
g) presentation of the request for divorce by the spouse;  
h) convocation for military/civilian service;  
i) convocation before the competent authorities for the adoption of minors;  
j) appointment of the Insured to jury service or give evidence to the judicial authorities;  
k) theft of the documents essential for travel abroad if it is impossible for them to be redone before the planned departure date;  
l) impossibility of reaching the place of departure of the trip following:  
   • an accident to the means of transport during the journey;  
   • a natural catastrophe occurring in the place of residence.  

ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty or the costs of amendment debited:  
   • to the Insured;  
   • all his family members;  
   • a travelling companion,  
as long as insured and registered in the same file.  

1.2 EXCLUSIONS  
ALLIANZ GLOBAL ASSISTANCE will not reimburse the penalty relating to cancellations caused by:  
   a) accidents or pre-existing illnesses of an evolutionary type and their complications or if the conditions or events which could cause cancellation existed at the time of cancellation, unless the ability to travel was certified by a doctor;  
   b) chronic, neuro-psychiatric, nervous, mental and psychosomatic diseases; depression; pathologies due to the abuse of alcohol and psychotropic drugs, non-therapeutic use of drugs or hallucinogens, suicide or attempted suicide;  
   c) pregnancy;  
   d) pathologies of a pregnancy which started and was known of before booking;  
   e) professional reasons, except for the provisions of Art 2.1/f above;  
   f) strikes, uprisings, popular movements, frontier blocks, sabotage, terrorism, wars or insurrections, refusal of consular visas;  
   g) pathologies arising from epidemics with pandemic features, declared by the WHO, of a seriousness and virulence that restrictive measures are required to reduce the risk of transmission to the civilian population;  
   h) quarantine;  
   i) i) natural catastrophes and/or disasters such as whirlwinds, hurricanes, earthquakes, volcanic eruptions, inundations, floods and tsunamis;  
   j) j) damage resulting from pollution, infiltration or contamination of the air, water or earth.  

1.3 LIQUIDATION CRITERIA AND EXCESS  
ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty for cancellation (excluding airport taxes) or change applied by KLM:  
   a) up to the total cost of the air ticket, within the maximum limit of € 6,500 per person and € 32,000 per event, for all cases set out in Art. 2.1 above, except for those indicated in para 2.1 (k);  
   b) reimbursement will have a maximum limit of € 5,000.00 per passenger and € 32,000 overall per event involving more than one insured passenger for cancellations following the reasons indicated in para 2.1 (k);  
   c) in the percentage existing on the date on which the event occurred (Art. 1914 Italian Civil Code). As a result, if the Insured cancels the trip after the event, any greater penalty will remain his responsibility;  
   d) reserving the right to reduce the indemnity by an amount equal to what the Insured recuperates. ALLIANZ GLOBAL ASSISTANCE has the right to acquire possession of the unused tickets;
e) without excess if cancellation follows death or admission to hospital (Day Hospital and Accident and Emergency excluded) of the Insured, a family member and the joint owner of the company/group practice;

f) with the excess of 15% and a minimum of € 50.00 in all other cases set out by Art. 2.1 above, except for those set out in point 2.1 (k);

g) with the excess of 25% and a minimum of € 30.00 and a maximum of € 150.00 per person for cancellations following a reason indicated at point 2.1 (k).

ALLIANZ GLOBAL ASSISTANCE doctors have the right to make a check if there is illness or accident.

1.4 VALIDITY

1.4.1 The cover is only valid if the policy was taken out at the same time as the confirmation of booking on the KLM web site.

1.4.2 The cover operates for a single request for compensation irrespective of the outcome and ceases on its occurrence.

2. COSTS OF RE-INSURING THE TRIP

2.1 SCOPE

ALLIANZ GLOBAL ASSISTANCE will reimburse any higher costs borne to purchase new travel tickets (air or railway tickets) to replace those that cannot be used because of the late arrival of the Insured at the place of departure of the outward flight arising from the following unforeseen, independently documented, circumstances:

a) accident to the means of transport during the journey;

b) block on circulation imposed by the competent authorities;

c) block on or slowing of road circulation due to adverse weather conditions.

2.2 LIQUIDATION AND VALIDITY CRITERIA

ALLIANZ GLOBAL ASSISTANCE will reimburse the costs borne for the purchase of a new ticket as long as it is used within the following 24 hours of the event, and as long as the travel ticket purchased is used to arrive at the destination originally booked. Reimbursement is limited to the amount originally paid for the purchase of the ticket which it was not possible to use.

3. IF THERE IS AN ACCIDENT

3.1 CANCELLATION OF THE TRIP – REIMBURSEMENT OF PENALTY

After cancelling the trip with KLM, the Insured, or the person acting for him, must advise ALLIANZ GLOBAL ASSISTANCE in writing within 5 days of the day on which the event occurred, giving:

a. personal data and address;

b. number of the KLM insurance certificate;

c. original documentation objectively certifying the reason for the cancellation. If medical, the certificate must show the illness and the address where the sick or injured person can be found;

and subsequently:

d. documentation certifying the link between the Insured and any other person causing the cancellation;

e. KLM booking confirmation;

f. name and address of the bank, IBAN and SWIFT codes for overseas accounts and the name of the current account holder if different from the name on the file;

g. tax code of the recipient of the payment, pursuant to Law 248 of 4 August 2006.

Alternatively, the claim can be reported through the 'Report your claim' section of the web site www.ilmiosinistro.it.

3.2 COSTS OF RE-INSURING THE TRIP

The Insured must advise ALLIANZ GLOBAL ASSISTANCE in writing within 30 days of his return, giving:

a. personal data and address;

b. number of the KLM insurance certificate;

c. copy of the documentation objectively proving the cause of the delay;

d. originals of the new tickets purchased to arrive at the destination set out by travel contract;

e. confirmation that the original travel tickets issued by KLM were not used;
f. name and address of the bank, IBAN and SWIFT codes for overseas accounts and the name of the
current account holder if different from the name on the file;
g. tax code of the recipient of the payment, pursuant to Law 248 of 4 August 2006.

Alternatively, the claim can be reported through the ‘Report your claim’ section of the web site
www.ilmiosinistro.it.

IMPORTANT REFERENCES

See the section ‘Report your claim’ on web-site www.ilmiosinistro.it for all requests
for reimbursement or send the original in writing of all communications and
documentation to:

AGA INTERNATIONAL S.A.
GENERAL AGENT FOR ITALY
Servizio Liquidazione Danni E-Commerce
Casella Postale 1746
Via Cordusio 4, 20123 MILAN, ITALY