

SHORT-TERM TRAVEL INSURANCE

Insurance Product Information Document (IPID)



Company : AWP P&C S.A.- Belgian Branch, company number 0837.437.919, insurer approved by the FSMA under code number 2769 . AWP P&C S.A.- Belgian Branch is the Belgian branch of the French insurer AWP P&C S.A., rue Dora Maar 7 at 93400 Saint-Ouen, RCS Bobigny 519 490 080 supervised by the French Autorité de Contrôle Prudentiel et de Résolution.

Product: KLM - Comprehensive

This document summarises key information about KLM insurance product and does not consider your specific requirements and needs. Full pre-contractual information can be found in the general terms and conditions of the insurance product. Upon purchase, you will receive the contractual information detailing your insurance coverage. Please read these carefully to be fully informed.

What kind of insurance is this?

Our product is a short-term protection product and offers travellers/individuals who have booked their flight/transportation the following benefits: Trip Cancellation Insurance, Trip Interruption Insurance, Trip Delay Insurance, Luggage Insurance and Luggage Delay Insurance, Emergency Medical/Dental Expenses and Emergency Transport Expenses



WHAT IS INSURED?

Trip cancellation

Which events are insured?

Commencement of the trip as planned is not possible or cannot be expected due to (e.g.):

- ✓ Unexpected serious illnesses that did not exist or were not treated within 180 days before taking out the insurance or booking the trip
- ✓ Traffic accident

What is reimbursed?

- ✓ Cancellation fee if the trip must be cancelled

Sum insured: up to €5,000 per person

Own risk: nil

Travel delay

Which events are insured?

- ✓ Travel carrier delay of at least 4 hours

What is reimbursed?

- ✓ Necessary transport costs to help you reach your destination or return home
- ✓ Extra expenses for meals, accommodation, communication, and local transport

Sum insured: up to 250 € per person

Emergency Medical/Dental and Emergency Transport Cover

Which events are insured?

- ✓ Illness, injury, or medical condition during the trip

What is reimbursed?

- ✓ Costs for necessary (inpatient or outpatient) treatment by a doctor or in a hospital
- ✓ Costs for emergency transport and medically desirable and justified medical repatriation

Insured amounts:

Emergency medical treatment: up to €300,000 per person

Emergency dental treatment: up to €300 per person

Search, rescue, and recovery: up to €1,500 per person

Luggage insurance and baggage delay insurance

Which events are insured?

- ✓ Damage / theft of luggage
- ✓ Baggage delay of at least 12 hours (outward journey only)

What is reimbursed?

- ✓ Current value of lost or destroyed items
- ✓ Necessary repair costs for damaged items

Insured amounts:

Luggage insurance: up to 1,000 € per person

Baggage delay insurance: up to 200 € per person

Trip interruption

Which events are insured?



WHAT IS NOT INSURED?

Applicable to all coverages

- ✗ Events for which the trip organiser can be held liable, mainly for reasons of flight safety and/or overbooking
- ✗ Travel insurance cannot cover trips of more than 31 consecutive days

Trip cancellation and interruption

- ✗ Pre-existing diseases last treated within 180 days before taking out the insurance or booking the trip
- ✗ Quarantine orders of general application to part or all of a population, an entire ship, or an entire geographical area

Travel delay

- ✗ Strike already announced when insurance was bought

Emergency Medical/Dental and Emergency Transport Cover

- ✗ Medically prescribed treatment that you knew was necessary before the trip began or that you should have anticipated given the circumstances known to you
- ✗ Examinations or medical care due to loss of or damage to hearing aids, dentures, glasses, and contact lenses

Luggage insurance and baggage delay insurance

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies
- ✗ Losses due to forgetting or losing items
- ✗ Delays of less than 12 hours



ARE THERE ANY RESTRICTIONS ON COVERAGE?

- ! War (declared or undeclared) or acts of war
- ! Civil disorder or disturbances, except when and to the extent civil disorder or disturbances are expressly mentioned in the insured coverages
- ! Terrorist events, except when and to the extent that terrorist events are expressly mentioned in the insured coverages. This exclusion does not apply to medical emergency or emergency transport cover.
- ! Your deliberate self-harm or if you attempt or commit suicide
- ! Non-stabilised illnesses or injuries that were diagnosed or treated before policy purchase date
- ! An epidemic or pandemic except when expressly referred to in the insured coverages
- ! Local health situations, pollution, meteorological or climatic events

Completion of your trip as planned is not possible or cannot be expected due to (e.g.):

✓ Early/delayed return due to covered incident

What is reimbursed?

✓ Necessary transport/travel costs to continue the trip or return home
✓ Additional charges for accommodation/public transport if the trip needs to be extended (up to 100 €/day for up to 10 days)

- ! Natural disaster, except when and to the extent that a natural disaster is expressly mentioned in the insured covers
- ! Expenses incurred without prior approval from our Assistance Department
- ! The cost of treatment or care not resulting from a medical emergency
- ! Using alcohol or drugs that are not medically prescribed
- ! Participation in a professional or dangerous sport or motorsports



WHERE AM I COVERED?

- ✓ Cancellation is covered in the insured's country of residence.
- ✓ For other guarantees, the insured is covered in the country or countries of destination incl. transit countries. No cover can be provided in war zones or in sanctioned countries listed by the insurer as excluded.



WHAT ARE MY OBLIGATIONS?

To avoid policy cancellation and claims being reduced or denied, the insured must:

On taking out this policy

- Provide the insurer with relevant, truthful, and complete information so that the insurer can accept the policy;
- Give supporting documents to the insurer upon request;
- Pay the premium as described in the policy;
- Read the policy documentation carefully to make sure it provides the required coverage and that you understand all applicable terms and conditions.

Once the policy is in force

- Inform the insurer as soon as possible of any changes that occur that may affect coverage;
- Take reasonable precautions to protect yourself and your property from accidents, injury, loss, and damage and to minimise any claims.

In the event of a claim

- Contact the insurer to submit the claim immediately after an event has occurred, in accordance with the terms and conditions, and provide the insurer with all supporting documents required to process the claim;
- Inform the insurer in case of double insurance and tell the insurer if the insured has received a payment from another insurer for all or part of the claim.



WHEN AND HOW DO I PAY?

The premium is paid at the time the travel insurance is taken out, using the means of payment accepted at the time of purchase.



WHEN DOES COVERAGE BEGIN AND END?

The cancellation cover starts from the purchase date/day following the purchase date of the insurance policy and ends on the trip departure date as specified in the insurance policy.

The other coverages in the insurance policy commence on the departure date of the trip and end on the return date of the trip as indicated in the insurance policy. Travel insurance cannot cover trips longer than 31 consecutive days.



HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed time. You do not need to cancel.

The insured can cancel the insurance policy in the first 14 days after purchasing the policy, if it does not meet his needs..

In the above case, send an e-mail to welcome.be@allianz.com to request cancellation of the policy.

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