

Short-term Travel and Cancellation Insurance

Insurance Product Information Document

Company: Allianz Global Assistance, non-life insurance provider, licence no. 12000535 (NL)

Product: KLM Travel and Cancellation Insurance

Please note: this Insurance Card only provides a summary of the insurance product.

The **Policy Terms** explain in more detail what is and is not covered under this insurance.

What type of insurance is this?

This insurance covers you in the event of illness, accident or death of you, your travelling companions or family members remaining at home. Luggage and medical expenses are also covered under the insurance. You purchase this insurance for a specific period of time.



What is insured?

✓ **Emergency expenses:** You will always receive assistance from our emergency centre. If you have an accident or become ill, including COVID-19, we will reimburse you for the cost of transport to your home, as well as providing assistance to any family members who are travelling with you, for example in the event of an accident or death. You are also covered for the items listed below.

✓ **Luggage**

Theft, missing or damaged luggage will be reimbursed up to € 800 per person.

In the event that luggage is missing or delayed in transit on the outbound journey, you will be reimbursed up to a maximum of € 200 to purchase replacement clothing and personal care items.

✓ **Medical expenses**

Reimbursement of doctor's and hospital bills. Outside the Netherlands, these expenses are reimbursed up to an amount of € 150,000, and in the Netherlands for an amount up to € 500. Expenses related to after-treatment in the Netherlands are reimbursed up to a maximum amount of € 500.

Optional: Cancellation Insurance

We will reimburse the expenses incurred by cancelling a trip up to a maximum of € 3,000. You will find a list of insured events in the Policy Terms. If you choose to change your itinerary, we will also reimburse these expenses.



What is not insured?

✗ **General details**

You will find information on the main exclusions below. There are various reasons why you may not be eligible for cover, including wilful misconduct or the use of drugs (narcotics). You will find a full list of exclusions in the Terms and Conditions.

✗ **Fraud**

We will not honour your claim if you deliberately set out to deceive us.

✗ **Winter sports and extreme sports**

We do not provide cover for winter sports and extreme sports.

✗ **Accidents**

We will not pay benefits in the event of death or permanent disability following an accident.



Are there limits to the cover?

You must treat and guard your luggage with due care while travelling. If we find that you have behaved irresponsibly toward your travelling companions and other people and their properties, you may not be fully reimbursed for the expenses you have incurred.

! **Excess**

An excess of € 30 per event applies to luggage and medical expenses.

! **Maximum compensation**

Maximum compensation applies to various insured portions of the Travel and Cancellation Insurance; you will find these listed in the Terms of Insurance.

! **Sporting activities**

We do not cover competitions and the practice of specific sports (such as martial arts).

! **Medical expenses**

Medical expenses are insured only if you have taken out health insurance in the Netherlands.



Where am I covered?

- ✓ You are covered for the trip you have booked, irrespective of your destination. In the Netherlands, the insurance policy is valid only if your trip or stay forms a direct part of a foreign trip.



What are my obligations?

When you apply for the insurance, you are required to answer our questions honestly, and you must do everything within your powers to prevent and minimise any loss and damage. In the case of an emergency, you must contact the emergency centre immediately. Be sure to file a police report if your luggage is lost, stolen or missing.

Note that you must be able to demonstrate the damage and must report the damage to us as soon as possible. The Policy Terms also state for each event the period within which you must report the damage and file the claim. You will also find a list of your other obligations [here](#).



When and how do I pay?

You pay the premium when purchasing the insurance. You can choose to pay by iDEAL (for Dutch bank account holders only), PayPal or credit card. You must have paid your premiums in order to be eligible for filing a claim.



When does the cover start and end?

The travel insurance takes effect on the first day of your trip and ends automatically on the last day of your trip, as stated on the proof-of-insurance document. If you are delayed taking public transport or end up in hospital during your trip and are unable to travel home, your insurance will continue, even after the maturity date. Trips are subject to a maximum duration of 31 days.

The cancellation insurance takes effect on the date stated on the proof-of-insurance document as the date of issue and expires immediately following the expiry date stated on the proof-of-insurance document or immediately on the date on which the trip is cancelled. The cancellation insurance is valid only if the insurance is purchased within 48 hours after the booking was made.



How do I cancel my contract?

You can cancel the insurance within the 14-day cooling-off period, provided that you have not yet left, have not yet filed a claim, and do not intend to file a claim. Please contact us for further information.