

# TRAVEL INSURANCE

## Insurance Product Information Document



Company: AWP P&C S.A. - with registered office at 7, Dora Maar, 94300 Saint Quen, France, registered with the RCS of Paris under no. 519490080, with share capital of €17,282. 285, authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR), in France, to carry on insurance business in Portugal, under the establishment regime, through AWP P&C SA - Sucursal em Portugal, which is duly registered for this purpose with the Insurance and Pension Funds Supervisory Authority (ASF), under number 1174.

### Product: KLM- CANCELLATION + TRAVEL DELAY

This information sheet provides you with a brief overview of the essential contents of our insurance product. The insurance cover is exhaustively described in your insurance documents. To be fully informed, please read all documents.

#### What type of insurance is this ?

Our product is a travel protection product and offers to traveler which have booked their flight with KLM the following benefits. Travel Cancellation, Travel delay coverage and Assistance services during the trip.



#### WHAT IS INSURED?

##### Trip Cancellation

###### Which events are insured?

Commencement of travel as scheduled is not possible or cannot be expected due to (e.g.):

- ✓ Unexpected serious illness – including an epidemic or pandemic disease such as COVID-19
- ✓ A You or a traveling companion is in a traffic accident on the departure date.

###### What will be reimbursed?

- ✓ Contractually payable cancellation fees if travel has to be cancelled
- Sum insured: up to 1.500 EUR per person – Deductible 25% of the ticket price - minimum 30Euros – maximum 150Euros

##### Travel Delay

###### Which events are insured?

- ✓ Delay of the travel carrier by at least 24 hours

###### What will be reimbursed?

- ✓ Necessary transportation expenses to either help you reach your destination or return home
- ✓ Additional expenses for meals, accommodation, communication, and local transportation

Sum insured: up to 250 Euros per person

##### Travel Services during your trip

- ✓ 24/7 assistance information in case of personal emergencies during your trip and information services for the duration of your insurance contract



#### What IS NOT INSURED ?

##### Applicable to all covers

- ✗ Events for which liability may fall on the trip organizer, principally for reasons of air safety and/or overbooking;
- ✗ No coverage after the maximum of 90 consecutive days of travel

##### Trip Cancellation

- ✗ Existing illnesses that were last treated within 120 days prior to taking out the insurance or respectively to booking travel .
- ✗ Quarantine orders generally applicable to part or all of the population, to an entire ship or to an entire geographical area

##### Travel Delay

- ✗ Strick that was already announced at the time the insurance was purchased



#### ARE THERE ANY RESTRICTIONS ON COVER?

- ! War (declare or undeclared) or acts of war;
- ! Disturbance or disturbances of public order, except when and to the extent that disturbances or disturbances of public order are expressly mentioned in the insured coverage
- ! Terrorist events, except when and to the extent that terrorist events are expressly mentioned in the insured cover.
- ! If you intentionally harm yourself or attempt or commit suicide;
- ! An epidemic or pandemic that is not expressly mentioned in the insured cover ;
- ! Natural catastrophe, except when and to the extent that a natural catastrophe is expressly mentioned in the insured coverage
- ! Expenses incurred without prior authorization from our assistance service;
- ! **There are other exclusions applicable to the contract.**



#### WHERE AM I COVERED?

- ✓ Cancellation is covered in the country of residence of the insured.
- ✓ For the other guarantees, the insured is covered in the country(ies) of destination. Cover cannot be provided in war zones or countries listed as excluded by the insurer.



#### WHAT ARE MY OBLIGATIONS?

To avoid the policy being cancelled and claims being reduced or refused, the insured must:

When taking out this policy

Prestar à seguradora informações relevantes, corretas e completas para que lhe permitam subscrever a apólice;

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy;
- Provide the insurer with supporting documents when requested;
- Pay the premium as detailed in the policy;
- Read the policy documentation carefully to ensure that it provides the cover needed and that all applicable terms and conditions are understood.

Once the policy is in effect

- Tell the insurer as soon as possible of any changes that arise and that may affect the cover;

In the event of a claim

- Contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim;
- Inform the insurer in case of dual insurance and tell the insurer if the insured has received payment from another insurer for all or part of the claim.



## WHEN AND HOW DO I PAY?

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



## WHEN DOES THE COVER START AND END?

Cancellation cover begins on the day following the date of purchase of the insurance policy and ends on the date of departure of the trip indicated in the insurance policy.

The other coverages indicated in the insurance policy begin 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 journeys that exceed 90 consecutive days.



## HOW DO I CANCEL THE CONTRACT?

The insurance contract ends at the agreed time. There is no need to cancel the contract.

The insured can cancel the insurance Policy within the first 14 days of purchasing the policy if it does not meet their needs

In this case, send an e-mail to [travel@allianz-assistencia.pt](mailto:travel@allianz-assistencia.pt) to request cancellation of the policy.

Policy cancellation is not possible if the insured has reported a claim or started their journey.