

# TRAVEL INSURANCE

## Insurance Product Information Document



**Company:** AWP P&C S.A. - with registered office at 7, Dora Maar, 94300 Saint Ouen, 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 – COMPREHENSIVE

This document provides a summary of the main information about our product. Full pre-contractual and contractual information is provided in the documentation relating to the insurance contract.

### What type of insurance is it?

Our product is a travel insurance product that offers to travel which have booked their trip with KLM the following cover: Travel Cancellation, Travel interruption, Travel delay, **Emergency Medical/Dental expenses and Emergency Transport coverage, Baggage Insurance; Baggage delay Insurance;** and assistance services during the trip.



### WHAT IS INSURED?

#### Travel Cancellation Insurance

##### 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: 1.5000 Euros per person - Deductible: 25% of the ticket price - Minimum 30Euros – Maximum 150 Euros

#### Trip Interruption

##### Which events are insured?

- ✓ It is not possible or cannot be expected that the journey will be completed as planned due to (for example):
- ✓ Accidental serious injury
- ✓ Unexpected serious illness, including an epidemic or pandemic disease such as COVID-19.

##### What will be reimbursed?

- ✓ Pro-rata costs of insured travel services booked but not used at the destination.
- ✓ Transport/travel costs necessary to continue the journey or return home
- ✓ Additional accommodation and transport costs if the extension of the trip is unavoidable.

Capital Insurance: Up to 100 Euros per person for a maximum of 10 days.

#### Travel Delay

##### Which events are insured?

- ✓ Transport company delay of 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, communications and local transport

Insured capital: up to 250 Euros per person

#### Emergency Medical/Dental expenses and Emergency Transport coverage

##### Which events are insured?

- ✓ Illness, injury or medical condition while travelling

##### What will be reimbursed?

- ✓ Costs of necessary treatment (in-patient or out-patient) provided by a doctor or in a hospital
- ✓ Costs for emergency transport and medical repatriation that are advisable and justifiable

##### Insured amounts:

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



### WHAT IS NOT COVERED BY INSURANCE?

#### Applicable to all covers

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

#### Travel Cancellation Cover

- ✗ 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

#### Trip Interruption

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

#### Travel Delay

- ✗ Strike already announced when insurance was taken out

#### Emergency Medical/Dental expenses and Emergency Transportation Coverage

- ✗ Treatments that you knew were necessary before the start of the trip or that you should have foreseen
- ✗ Medical checks or care due to the loss or damage of hearing aids, prostheses, glasses and contact lenses.

#### Baggage Insurance and Baggage Delay Insurance

- ✗ Tickets, (travel) documents, cash and credit cards, medical supplies
- ✗ Losses caused by forgotten or misplaced items
- ✗ Delays of less than 24 hours



### ARE THERE ANY RESTRICTIONS ON COVER?

- ! War (declared or undeclared) or acts of war
- ! Civil disorder or unrest, except when and to the extent that civil disorder or unrest is expressly referenced in the insured covers
- ! Terrorist events, except when and to the extent that terrorist events are expressly referred to in the insured cover. This exclusion does not apply to Emergency Medical or Emergency Transport cover
- ! Your intentional self-harm or if you attempt or commit suicide
- ! Non-stabilized pre-existing medical conditions that were diagnosed or treated before the date of purchase date; ;

Emergency dental treatment: up to 300 Euros per person  
Search, rescue and recovery: up to 1.500 Euros per person

### Baggage insurance and Baggage delay insurance

#### What events are covered by the insurance?

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

#### What will be reimbursed?

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

#### Insured amounts:

Baggage insurance: up to 1,000 Euros per person

Insurance against baggage delays: up to 200 Euros per person

### Travel Assistance

- ✓ Assistance for personal emergencies, for example in the event of illness or loss of means of payment, plus information services for security, money and authority issues.

- ! An epidemic or pandemic that is not expressly mentioned in the insured coverage
- ! Local health situations, pollution, meteorological or climatic phenomena
- ! 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 services
- ! The cost of treatment or care not resulting from a medical emergency
- ! There are other exclusions applicable to the contract.



### WHERE AM I COVERED?

- ✓ Cancellation is covered in the insured's country of residence.
- ✓ For the other guarantees, the insured person is covered in the country or countries of destination. Assistance cannot be provided in war zones or countries that the insurer has classified as excluded.



### WHAT ARE MY OBLIGATIONS?

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

When taking out this policy

- Provide the insurer with relevant, correct and complete information to enable it to underwrite the policy;
- Provide the insurer with any supporting documents requested;
- Pay the premium as indicated in the policy;
- Read the policy documentation carefully to make sure that it provides the necessary cover and that all the applicable terms and conditions are understood.

Once the policy is in effect

- Inform the insurer as soon as possible of any changes that arise which may affect 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 TO 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 COVERAGE START AND END?

The Cancellation cover begins on the day after 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 covers indicated in the insurance policy begin on the date of departure of the trip and end on the date of return from the trip, as indicated in the insurance policy.

Travel insurance cannot cover journeys that exceed 90 consecutive days.



### HOW CAN I CANCEL THE POLICY?

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

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

In this case, send an e-mail [travel@allianz-assistance.pt](mailto:travel@allianz-assistance.pt) to request that the policy be cancelled.

Cancellation of the policy is not possible if the insured has reported a claim or started their journey.