

Travel insurance with protection in case of trip cancellation

Information on the insurance products

Insurer: AWP P&C S.A., subsidiary for Austria

Product: **KLM TRAVEL INSURANCE WITH CANCELLATION PROTECTION**

This information sheet sets at disposal only an overview concerning the essential content issues of the insurance product, it is not integrant part of the insurance contract. The full application sphere of the insurance can be consulted in the insurance documents (policy, respectively the insurance certificate, General and Special Insurance Terms, separate detailed description of the included benefits)!

What type of insurance is the product KLM TRAVEL INSURANCE WITH CANCELLATION PROTECTION?

The travel protection KLM TRAVEL INSURANCE WITH CANCELLATION PROTECTION is a travel insurance package with protection in case of cancelling the trip and includes the benefits described hereinafter:



What is the scope of the insurance?

The health and accident insurance overseas

KLM TRAVEL INSURANCE WITH CANCELLATION PROTECTION

Disease, accident or decease caused by an accident

What are the damages that could be granted?

- ✓ Costs for therapeutic measures administered under a stationary and ambulatory regime in the amount of up to EUR 150,000.
- ✓ The transport of the insured to the domicile, respectively an emergency transportation, in case of medical necessity or after 3 days of hospitalization (inclusively air ambulance).

Insurance against the annulment of the trip

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Reimbursement of the annulment costs, in case of cancelling the trip (according to the annulment reasons mentioned in the General Insurance Terms)

What are the damages that could be granted?

- ✓ The insured amount declared in the policy is the value of the purchased touristic services. The insured amount: maximum EUR 5,000/person, EUR 32,000 / event.

Insured events

- ✓ Sudden serious falling ill, adverse reactions to vaccinations (only in case of prescribed injections), injury caused by an accident or decease of the insured
- ✓ Sudden unexpected serious falling ill, sudden serious injury or decease of one of the following persons: spouse or life partner (bulletin for the registration in the population evidence of 3 months); parents (stepparents, parents-in-law, grandparents); children (stepchildren, sons-in-law, grandchildren); siblings, brothers-in-law or sisters-in-law; another person named in the policy
- ✓ Sudden serious worsening of an ailment (chronic illnesses) of an insured, according to the General Insurance Terms
- ✓ Pregnancy is an insured event, if assessed and confirmed in medical view after concluding the insurance

Luggage insurance

Reimbursement of costs in case of theft, robbery, destruction or loss of the luggage

Protection in case of delay

Reimbursement of costs for the direct departure in case of missing the flight to the place in which the vacation is performed due to the proven delay of the public means of transportation (e.g. train, taxi).

Insurance for legal counseling overseas

What are the damages that could be granted

- ✓ The payment of a lawyer's fee in the amount of up to maximum EUR 5.000/person

- ✓ Costs for the payment of accommodating accompanying persons of the insured (for maximum 7 days) in the amount of up to EUR 50 per day/person (maximum EUR 350 / event).
- ✓ Costs for search and rescue up to EUR 750.
- ✓ Costs of repatriation in case of decease or costs of burial on site in the amount of up to EUR 750.
- ✓ Costs for emergency dentistry treatment in the amount of up to 300EUR/person

- ✓ Sudden dismissal by the employer
- ✓ Submittal of a divorce action by the spouse of the insured
- ✓ Non-graduating a terminal class or of the baccalaureate examination
- ✓ If the elementary damages or burglaries seriously impair the property or the insured and further to such events the presence of the insured is indispensable
- ✓ Conscription for basic military service or for civilian service instead of military service.
- ✓ In case of up to 7 persons specified in a policy, who booked together the trip (irrespective of the kinship), such is an insured case, even if a certain reason from among those provided in the General Insurance Terms occurs only for one of these 7 persons

What are the damages that could be granted?

- ✓ Theft, robbery, deterioration of the travel luggage, if the involvement of third parties is proven, in the amount of up to EUR 800

What are the damages that could be granted?

- ✓ The payment of a new round-trip airplane ticket, limited to the price of the initial airplane ticket for the departure within a term of 24 hours after the initial flight.

Which are the events that are not subject to insurance

Events not insured for all branches of the field

The protection by insurance is not applied for the prejudices resulting from the following circumstances:

- x Revolts/war-like events/acts of terrorism
- x Strike
- x Participation in acts of violence of any type
- x Suicide or attempted suicide
- x Orders imposed by the authorities
- x Ionizing radiations or atomic energy
- x Influence of alcohol, drugs or other medicine
- x Competitions in the field of motor sports
- x Prejudices inflicted or estimated already at the time of booking or starting the trip
- x Epidemics and pandemics
- x Trips performed in spite of the travel warnings issued by the Ministry of Foreign Affairs
- x Natural disasters, seismic phenomena or unfavorable atmospheric conditions
- x Loss of benefits related to the sojourn
- x Embargos, economic, financial or trade sanctions

Health and accident insurance overseas

- x Therapeutic measures and other procedures prescribed by the physician, which is the reason for the performance of the trip or the necessity of which was known before initiating the trip or at the time of concluding the insurance
- x Diets, acupuncture measures, massage and wellness, fango, lymphatic drainage
- x Costs related to the therapeutic measures of current (physical and psychical) ailments
- x If the insured does not benefit of social security or if the action of presenting documents by the insured fails, a personal participation of 20% shall be deducted from the reimbursement amount for the medical expenses

Luggage insurance

- x Cash, credit cards, keys, travel ID's
- x Prejudices resulting further to the intent or serious default
- x Prejudices resulting further to insufficient or improper packaging or storing
- x Prejudices resulting further to insufficient or improper packaging or storing
- x Prejudices resulting further to abandonment, moving, loss or fall

Insurance against the cancellation of the trip

- x Any event occurring between the date of booking the touristic services and the date on which the policy was issued
- x Events for which the liability of annulling touristic services is incumbent on the organizer of the trip or the transport company according to the notes from the contract for the supply of touristic services or in the schedule for the development of the trip, mainly due to reasons of air safety and/or over-booking
- x The insurance premium and insurance fees shall not be reimbursed

Mandatory third party liability insurance for the trip

- x Prejudices inflicted by the insured or by dependants
- x Prejudices inflicted in regard to a sportive competition
- x Prejudices occurring in regard to offered goods or such obtained in rent or leased
- x Intentionally inflicted prejudices
- x Prejudices resulting further to intent or serious default
- x Prejudices resulting further to insufficient or improper packaging or storing
- x Prejudices resulting further to abandonment, moving, loss or fall

Are coverage limits applicable?

Luggage insurance

- ! In case of complete destruction, loss or deterioration: the updated value, without exceeding however the purchase price and the costs for the repair works respectively
- ! Personal participation in the costs: EUR 30 / person / event
- ! Costs to procure new documents issued by authorities, maximum 10% from the insured amount
- ! Solutions to correct visual sharpness or other auxiliary prosthetic elements, in the amount of up to 20% from the insured amount
- ! Mobile phones: actually paid amount, maximum RON 220
- ! For the aggregate valuables, maximum 50% from the insured amount
- ! Theft from the board of the vehicle for the aggregate insured goods, maximum 50% from the insured amount

Health and accident insurance overseas

- ! A part of the expenses that should be personally incurred by the insured/per event: EUR 30

Insurance against the cancellation of the trip - exclusions

- ! Personal participation in the costs: 25%, minimum EUR 30 and maximum EUR 150 / insured
- ! If the tourism agency withdraws from the contract
- ! In case of events and diseases inflicted by abuse of alcohol and drugs
- ! If an event or ailment (disease) occurred or was to be expected as early as the conclusion of the insurance or booking of the trip; to this exclusion are assimilated also complications of medical nature occurring in regard to the pregnancy of the insured or any deviation from the development of the fetus under normal conditions or the

occurrence of any abortion risk, endangering of the life of the insured or of the fetus, which needs supervision, caretaking or medical intervention (inclusively scheduled or emergency one), when the pregnancy was assessed and initially confirmed (for the first time) before concluding the insurance

- ! In case of scheduled or anticipated operations, postponed operation terms or medical interventions
- ! If due to a delay of a healing procedure or of a therapy, the trip cannot be commenced
- ! In case treatment is approved

Protection in case of delay

- ! In case of an accommodation necessary near the departure airport, maximum RON 440



Where do I benefit of insurance?

- The maximum duration of a round trip can be of 62 days. In case of a round trip, the insurance is valid for maximum 31 days as of the date of booking the concerned KLM flight.
- - The health insurance overseas is applied internationally (all states of the World, except North Korea), only outside the country of domicile of the insured.
- - Protection in case it is necessary to annul the trip shall be effective by concluding the insurance contract for the booked sojourn and shall end at the beginning of the trip.
- - Protection by insurance is performed only if the insurance was concluded concurrently with the booking of the KLM flight, is properly documented per insurance proof and if the premium is paid for this insurance.



Which are the obligations incumbent on me?

The insured is bound:

- to maintain the prejudice at an as low as possible level and promptly notify thereabout (within maximum 48 hours as of the date when the event occurs).
- to present the event that inflicted the prejudice according to reality and produce adequate supporting documents.
- to inform the closest competent authority in the field of safety about the prejudices inflicted further to the illegal actions and produce supporting documents for such purpose.
- to deliver means of evidence in original (e.g. protocols drafted by the Police, invoices issued by the physician or hospital etc.).
- to have valuables with him/her, under own liability, respectively to store such by using all current pieces of safety equipment.
- to inform the insurer if the insured also benefits of the protection of other insurances from which the insured can request partial or total damages.



When and how do I pay?

- The premium is a single premium and is due promptly after concluding the insurance contract.



When is the coverage effective and when does it end?

- The protection by insurance starts concurrently with concluding the insurance contract, only if the policy was concluded on the day of booking the trip.



How can I cancel the contract?

- The holder of the policy may withdraw from the contract, in writing, within a term of 14 days as of receiving the insurance policy. If the term of the contract is shorter than 6 months, there is no withdrawal right.
- If the insurance contract was concluded by remote sale, there is a withdrawal right only for contracts with a term longer than one month.
- If the trip is postponed or annulled by the organizer of the trip.

How can we help?

KLM TRAVEL INSURANCE INCLUDING CANCELLATION



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According to the mentions in the insurance policy, for the type of the purchased travel insurance, you can find in the table below the included benefits and the covered insured amounts.

In order to accept the coverage level granted by the selected insurance product and in order to avoid potential disputes, please read carefully the detailed included services, the insured amounts and the General Terms of Insurance. Please note that the sections of the General Terms of Insurance corresponding to the services included in your insurance product apply. By paying the insurance premium you automatically expressed your approval and accepted the General Terms of Insurance and the services included in the selected insurance product.

Benefits included

24h EMERGENCY LINE ☎ +40-21-312-22-37

24-hour worldwide emergency assistance, 365 days/year. We guarantee competent worldwide support in case of: disease, accident, necessity to contact a lawyer & translator, loss of travel documents, loss of the means of payment.

CANCELLATION PROTECTION

Reimbursement of cancellation costs due to a reason stated in the General Terms & Conditions.
Excess: 25% of cancellation costs, min. 30 €, max. 150 €

Up to 5 000 € per person
Up to 32 000 € per incident

DELAY PROTECTION

Reimbursement of costs in case of delayed/missed flights due to a delay of the carrier (e.g. taxi) or breakdown/accident when arriving by your own car.

Payment of a new flight ticket, limited to the price of the original flight ticket. Departure within 24h after the original flight.

HEALTH INSURANCE ABROAD

Expenses for medication, medical treatment and hospitalisation
Excess: € 30 per incident

Up to 150 000 €

Home- and/or emergency transportation for medical reasons

100%

Payment of accommodation for accompanying persons (for a max. of 7 days)

50 € per day & person
max. 350 €

Organisation and payment of the return trip for an insured accompanying person and minor children

100%

Repatriation in case of death or

100%

optional funeral expenses

Up to 750 €

Cost of dental emergency treatment

Up to 300 € per person

PERSONAL ACCIDENT INSURANCE

Costs of search and rescue

Up to 750 € per person

LUGGAGE INSURANCE

Insurer

AWP P&C S.A.

Branch office of Austria

Pottendorfer Strasse 23-25

A-1120 Viena

Vienna Commercial Court

Commercial Register FN 100329 v

DVR-Nr. 0465798

Company Identification: ATU 15366609

Contact-Service Center

We will be more than happy to provide further information regarding travel insurance:

+40-21 312 22 36

office.ro@mondial-assistance.at

24 Hours Emergency Line

Worldwide Emergency Service:

+ 40-21 312 22 37

assistance@allianz-assistance.at

How can we help?

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Current value in case of damage by the transporter, robbery or theft *Excess: 30 € per person per incident*

Up to 800 €

LEGAL ADVICE ABROAD

Cost of lawyer

Up to 5.000 € per person

Customer Information:

Please note

The KLM Travel Insurance including Cancellation:

- is valid for one trip and one person;
- is valid for the duration of one Roundtrip (from departure to return) but a maximum of 62 days. In case of One-way trip, it is valid till 31 days after the departure of respective KLM flight;
- is valid for worldwide travels;
- is valid, if it has been taken out at the time of booking your flight and is documented on your booking confirmation and if the premium has been paid;
- can only be purchased in connection with an KLM online-ticket and only for the respective flight/travel.

Deadline for purchasing this insurance

Immediate coverage exists, if the policy has been taken out on the day of booking the trip.

Travel health insurance

Reimburses the cost for medically necessary treatment abroad up to the maximum amount stated:

- medication, medical treatment and hospitalization;
- the costs for Air Ambulance/repatriation if medically necessary;
- the costs of overnight stays of a relative travelling to the insured;
- repatriation in case of death or optional costs of a funeral at the place of death;
- costs for dental emergency treatment.

Luggage Insurance

- reimburses the time value of your luggage in case of damage or loss by the carrier, or robbery, theft up to the max. amount stated.

24h Emergency Line

offers immediate help in case of an emergency (illness, accident or death) abroad. Call the Mondial Assistance 24h emergency line

+40-21-312-22-37.

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Important!

- Have the exact address and phone number of your residence ready.
- Have the names of your contact persons on behalf of the police, hospital, offices.
- Report incidents and provide further details for assistance service (e.g. the exact name and address of your bank, in case of loss of credit card the number of your account, card number.)

If the insured is imprisoned or threatened with imprisonment, the 24-hour emergency call center will help to obtain a lawyer and an interpreter and also raise any bail that may be required. In case of an unforeseen event the 24h Emergency Line informs your relatives if desired.

All listed benefits are offered according to the general terms and conditions that are part of this document and are also available on www.mondial-assistance.ro. Oral agreements are invalid. Premiums include insurance tax, no other fees are taken. Romanian law applies to the insurance contract. Insurance cover is valid after payment of the premium, for the persons stated on the travel confirmation and only if upon registration they had a stable domicile in Romania, Switzerland, Liechtenstein or another state of the European Union for at least six months.

Claims Handling:

1. In case of Health and Accident Insurance:

Always contact our 24-hour emergency call center immediately (+40-21-312-22-37) when you are hospitalised, require repatriation or where medical fees are likely to exceed 1.320 RON.

Required documents for the subsequent claims handling:

- insurance policy and booking confirmation;
 - fully filled in claim form (original); [Claim form – medical costs](#)
 - trip booking proof (accommodation voucher, plane ticket, etc.);
 - medical report containing the patient's name, diagnosis, data regarding the treatment, the duration and degree of the work incapacity, and the duration and degree of the disability, if applicable;
 - medical findings based on which the necessity of emergency transportation is ascertained, if applicable;
 - original invoices for medicines, medical consults (by mentioning the name of the condition and the nature of the treatment);
 - please annex a detailed list of the costs, if there are several invoices (currency/amount);
 - for other costs requested by an insured person for compensation, invoices or other original substantiating documents (e.g. invoices, pharmacy BF);
 - details on other insurances (e.g. creditcards, motoring association, health insurance...);
 - bank account number and address of the account holder;
 - as much evidence as possible to support your claim.
-
- policy document/proof of insurance;
 - booking confirmation;
 - doctor's report (including the patient's name, diagnosis, treatment data, the duration and extent of incapacity to work or invalidity);
 - original doctor's or hospital invoice including the patient's name, date of birth, diagnosis and treatment data;
 - medical results where the need to transport the patient is confirmed;
 - death certificate;

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- fully completed the [Medical Claim Form](#);
- details on other insurances (e.g. creditcards, motoring association, health insurance...);
- bank account number and address of the account holder;
- as much evidence as possible to support your claim;

2. In case of Cancellation Insurance:

Cancel your trip with your airline / service provider. File your claim within 48 hours to the Mondial Assistance claims department in written form - preferably via E-Mail to daune@mondial-assistance.at

Required documents for the subsequent claims handling:

- policy document/proof of insurance;
- booking confirmation;
- cancellation notice made out by airline / service provider;
- original documents giving proof to the claim (e.g. medical report, patient record, medical treatment documents);
- fully completed the [Cancellation Claim Form](#);
- details on other insurances (e.g. creditcards, motoring association, health insurance...);
- bank account number and address of the account holder;
- as much evidence as possible to support your claim.

3. In case of Luggage Insurance:

The insured person is obliged to inform the airline (right in the luggage delivery hall) about the delayed/non-delivery of the piece(s) of luggage. The airline will issue a confirmation that you have to pass on to Mondial Assistance.

Required documents for the subsequent claims handling:

- ✓ insurance policy and booking confirmation;
- ✓ claim form (damages form) for travel luggage (original) – fully filled in, by specifying the contents of the luggage, the age, brand and purchase price (value certificate, and original invoices, if any); [Claim form – luggage](#)
- ✓ original notification from the airline, proof to the delay or loss;
- ✓ police notification in original from the competent office for safety in case of theft or robbery;
- ✓ plane ticket, boarding pass and luggage approval in original form;
- ✓ details on other insurances (e.g. creditcards, motoring association, health insurance,...)
- ✓ bank account number and address of the account holder
- ✓ as much evidence as possible to support your claim.

AWP P&C S.A. (Austrian Branch)

Correspondence address:

Calea Floreasca nr. 169, sector 1, Bucharest

Tel: +40-21 312 22 36

Fax: +40-21 312 22 38

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Mondial Assistance is the travel insurance brand of AWP P&C S.A.

Insurer

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