

**Your contract consists of 2 parts:**

- The "General Conditions" describing the working of your contract and the mutual obligations. These include the content of the guarantees as well as the exclusions.
- The "Specific Conditions" describe the personal information in regard to your contract, including the guarantees that you have concluded.

## TERMS AND CONDITIONS: TAP PORTUGAL

### I. COMMON MEASURES

#### 1. Definitions:

The meanings of terms used in this contract are:

- 1.1. Insurer: Allianz Global Assistance S.A. – Belgian branch (named in the text: Allianz Global Assistance) having its headquarters in Belgium, situated at Rue des Hironnelles 2 at 1000 Brussels, registered under the code 2769 - company identification number 0837.437.919.
  - 1.2. Insurance holder: the physical or legal person who has subscribed to the contract with the insurer.
  - 1.3. Insured persons:
    - any person having booked a plane ticket on the TAP Portugal web site and having applied for such insurance on the day of the booking;
    - the physical persons mentioned by name under the heading "Insured Persons".

The insured persons have to be domiciled in Belgium or in Luxemburg, and reside there for at least 9 months each year. In these general conditions the insured persons are being referred to by using terms as "you" and "your". In this text the word "Belgium" is systematically replaced by "Luxemburg" for the persons domiciled in Luxemburg.
  - 1.4. Domicile: Your domicile, that has to be situated in Belgium or Luxemburg.
  - 1.5. Trip companion: The person with whom you have booked a joint trip and whose presence is necessary for the good progress of the trip.
  - 1.6. Travel contract: The TAP Portugal flight ticket. The contract has to satisfy the legal provisions which have been laid down.
  - 1.7. Minor children: Children under 18 years of age.
  - 1.8. Illness: A change in the state of health, as a result of a cause other than an accident, and having been certified and diagnosed by a doctor.
  - 1.9. Accident: A sudden and external event, which, independent of your will, causes bodily injuries that are certified and diagnosed by a doctor.
  - 1.10. Repatriation: Return to your home.
  - 1.11. Medical expenses: If they result from a doctor's or a dentist's prescription:
    - Medical fees;
    - Admission and treatment costs in the event of hospitalization;
    - Medicine costs;
    - Dental costs, up to a maximum of 250 EUR/ insured person;
    - Physiotherapy costs, up to a maximum of 250 EUR/ insured person.
  - 1.12. Luggage: All objects that are your personal property and which you take with you on your journey for your personal use, or which you purchase in the course of your trip to take home with you. Are not considered as luggage: motor vehicles, trailers, caravans, motor-homes, boats, aircrafts, animals, merchandise, scientific material and research material, construction materials, furniture and food.
  - 1.13. Breaking in: Forced access to a space locked by key leaving clearly visible signs of breaking in.
  - 1.14. Valuable objects: Jewellery, precious metals, precious stones, pearls, watches, binoculars, photographic, cinematographic and video equipment, equipment for recording, transmission and reproduction of sounds, signals or images, fur coats, leather clothes, hunting guns; as well as accessories or spare parts for these objects. These objects are considered to be the property of one person.
2. **What is the purpose of this contract?**  
Within the limits of the conditions and the capitals specified in the General and Specific Conditions, this contract guarantees the payment of the specified sums and the execution of the specified benefits.
  3. **What is the duration of this contract – of the guarantee?**
    - 3.1. This contract is valid from the moment of the complete and correct subscription by the insurance holder online and ends on the last day of the trip mentioned in the Specific Conditions.  
Maximum duration of the insured trip: 31 days.
    - 3.2. The guarantee:
      - a. In the case of the 'Cancellation' guarantee: the guarantee takes effect once this contract enters into force, which has to be simultaneous with the reservation of the journey or on the day of the booking, and finishes at the planned start of the reserved trip.
      - b. In the case of the other guarantees: the guarantee takes effect at 0 hours on the date of departure mentioned in the Specific Conditions and finishes at 24 hours on the last day of the travel period mentioned in the Specific Conditions.  
The guarantees only apply during the trip. Maximum duration of the trip: 31 days.
      - c. In addition to the clauses of the guarantees concerned:

- The guarantee does not in any case come into effect unless the online policy has been completely and correctly subscribed and at the earliest after the payment of the due and indivisible premium by the insurance holder.
- The duration of the guarantees 'Personal Assistance' and 'Luggage' is automatically extended until your first possible return when you have to extend your stay on medical orders.

#### 4. Where does the guarantee apply? 'Worldwide'.

#### 5. For which amount are you insured?

- 5.1. The insured amounts represent the maximum possible indemnity for the total duration of the insured period.
- 5.2. Whatever the number of contracts concluded with Allianz Global Assistance the maximum guaranteed amounts are:
  - 2.800 EUR / insured person for medical costs abroad;
  - 750 EUR / insured person in the case of the guarantees 'Cancellation' and 'Compensation Trip';
  - 600 EUR / insured person in the case of the guarantee 'Luggage';
  - The amounts mentioned in this contract in the case of the other guarantees.

#### 6. Declaration obligation – aggravation of risk:

- The insurance holder is obliged, both at the point of concluding this contract and in the course of its duration, to communicate all existing, new or modified circumstances, known to him, and which he has to reasonably consider as constituting increased elements of risk for Allianz Global Assistance.
- If you benefit from other insurances for the same risk, you are required to communicate the guarantees and identity of the insurers to Allianz Global Assistance.

#### 7. Your obligations:

In addition to the obligations mentioned in the General Conditions of the guarantee in question, you also have to respect the following obligations:

- a. As soon as possible, and in any case within 7 calendar days, declare the claim in writing to Allianz Global Assistance.
- b. Without delay, and in any case within 30 days, provide Allianz Global Assistance with all relevant details and answer to all requests for information in order to determine the circumstances and assess the extent of the claim.
- c. Take all reasonable measures to prevent and alleviate the consequences of the claim.
- d. Transmit to Allianz Global Assistance the originals of all documents concerning the circumstances, consequences and extent of your damage.
- e. Have a medical assessment of the illness, or the injury in the case of an accident.
- f. Take the necessary measures in order to provide Allianz Global Assistance with the medical information relating to the person concerned. In addition, authorize Allianz Global Assistance's doctors to gather medical information relating to the person concerned. Also authorize the doctor designated by Allianz Global Assistance to examine the person concerned.
- g. In the case of theft or vandalism, immediately demand an official statement to the police authorities closest to the place where the incident took place or where it was first noticed by you. If you fail to respect one of your obligations, and a causal relationship exists with the accident, you will lose all your rights to this insurance. However, in the case of articles I.7.a., I.7.b., I.7.c., III.9.c. and IV.4., and if this breach results in damage to Allianz Global Assistance, the latter can only reduce the benefit by the amount of the damage incurred. The breach of your obligations with fraudulent, intentional omission or intentional inaccuracy in the declaration always results in the loss of all rights to insurance benefits.

#### 8. Exclusions:

Beside the exclusions mentioned in the General Conditions of the guarantee concerned, are also excluded:

- a. Any illness or accident and their consequences, existing at the time of the entry into effect of the guarantee concerned. However, is not excluded: an unexpected recurrence or complication, following the entry into effect of the guarantee concerned, of an illness existing when the guarantee concerned enters into effect as long as this illness has been stable for six months prior to the entry into effect of the guarantee, and no treatment has been started or modified during the six months preceding the entry into effect of the contract ;

- b. Psychological, psychosomatic or nervous problems, except if at the time of the claim there is a permanent stay of more than 7 consecutive days in a health care institution;
- c. Any circumstances known or present at the time of entry into effect of the guarantee concerned, that could be reasonably expected to have led to the incident;
- d. Abuse of medicines, drugs, narcotics or stimulants, drunkenness or alcoholism.
- e. Intentional or voluntary acts, reckless behaviour, suicide, suicide attempts.
- f. Involvement in gambling, crimes or brawls, except in the event of legitimate defence.
- g. Involvement, on a professional basis or on the basis of a paid contract, in any sport or competition, as well as training. In addition, all participation in sport or a competition in which motor vehicles are used (trials, competitions, rallies, treks) and training.
- h. Activities associated with specific work or occupational risks.
- i. Strikes, decisions of authorities, restrictions on free movement, radioactive rays, or the voluntary non-respect of legal or official provisions.
- j. Wars, civil wars, insurrections, riots; except abroad, and if the incident takes place within 14 days from the beginning of this event in the country in which you are staying, and that this event surprised you.
- k. Terrorist acts and their consequences except for repatriation and medical costs under 2.500 EUR.
- l. Delays or the non-respect of agreed services, the case of force majeure, unexpected events, strikes, wars or civil wars, revolts, riots, decisions of authorities, restriction of free movement, radioactive rays, explosions, sabotage, hijacking, or terrorism.
- m. Epidemics and quarantine.
- n. All the consequences of exclusions mentioned in this contract.

**9. Subrogation:**  
Allianz Global Assistance is subrogated, to the limit of the compensation paid, in respect of your rights and actions against third parties.

If, by your doing, the subrogation cannot achieve its effects, Allianz Global Assistance can claim from you the compensation paid to the amount of the damage suffered.

**10. Prescription:**  
Any action deriving from this contract is prescribed after three years dating from the event, which gave rise to the opening of the action.

**11. Privacy:**  
Allianz Global Assistance is responsible for the administration and gathers personal data related to you which are necessary for the management of this contract (risk assessment and management of the commercial relationship) and possible claims including portfolio monitoring and prevention of abuse and fraud.  
By subscribing to this contract, you explicitly authorise Allianz Global Assistance to administer your health data for the purposes as described above and, if necessary, to communicate this information to third parties (experts, physicians, ...).  
You authorise your physician to, in case of death, to establish and provide a statement about the cause of death to Allianz Global Assistance's consultant doctor.  
You have the right to access and correct your data.  
Warning:  
All fraud or attempted fraud towards Allianz Global Assistance does not only lead to the termination of the insurance contract, but also to penal prosecution based on article 496 of the Belgian penal code.

**12. Correspondence:**  
Allianz Global Assistance is domiciled in Belgium, Rue des Hirondelles 2 at 1000 Brussels, and all notifications have to be made to this address. Written communications to you, are validly sent to the address mentioned in the Specific Conditions or to an address that you communicate subsequently to Allianz Global Assistance.

**13. Applicable law - Jurisdiction:**  
This contract is governed by its General and Specific Conditions, the provisions of the law on terrestrial insurance contracts and Belgian legislation. All congratulation or complaint regarding Allianz Global Assistance's services can be delivered:  
- by letter to our 'Quality' service;  
- by fax: +32-2-290 65 26;  
- by e-mail: quality@allianz-global-assistance.be.  
In case you remain unsatisfied after the handling of your complaint by our services, you can appeal to the Insurance Ombudsman, 35 de MeeÛsquare, 1000 Brussels, info@ombudsman.as, fax: +32-2-547 59 75.  
All legal proceeding may only be dealt with by the competent courts in Brussels, Belgium.  
In addition to recourse to legal proceedings, any claim relating to this contract may be addressed to the Financial Services and Markets Authority, rue du Congrès 12-14 in 1000 Brussels.

**14. Right to renounce**  
In accordance with the Belgian law regarding commercial practices and the information and protection of the consumer, you can renounce your acquisition until 14 days following the purchase of the insurance. If the subscription took place less than 14 days before the departure, the time for reflection is valid until the day of departure.

## II. PERSONAL ASSISTANCE

- 1. You pay medical expenses, following your illness or accident, which arose abroad:**

The reimbursement  
Of medical expenses abroad up to 2.800 EUR/ person, after deduction of the compensation to which you have a right from the Social Security or your National Health Service. In the event of hospitalization, Allianz Global Assistance can advance medical expenses.

  - a. Of local transport abroad, to the nearest doctor or to the closest hospital in order to receive first aid.
  - b. Of local transport abroad, by ambulance, if ordered by a doctor.
  - c. Of local transport abroad, of your insured travel companions to visit you in hospital, up to 65 EUR.
- 2. Your state of health, following your illness or your accident, requires transport or repatriation:**
  - a. The organization of and compensation for your transport from the hospital where you are immobilised to your home, to the hospital closest to your home or the hospital better equipped to continue your treatment.  
Transport or repatriation takes place by air ambulance, by plane in economy class, by ambulance, or by any other appropriate means of transport. Repatriation will take place under medical supervision if the state of your health so requires. The decision regarding transport or repatriation, its manner, the choice of means of transport and the choice of hospital belong exclusively to Allianz Global Assistance's medical service, following consultation with the attending physician on location, and taking nothing other than the state of your health into consideration.
  - b. The organization of and compensation for transport of an insured travel companion to accompany you back to your home or to hospital.
  - c. The organization of and compensation for the repatriation of insured family members and one insured travel companion if the latter has to continue his trip alone. If they prefer, Allianz Global Assistance compensates for the necessary additional costs for the continuation of the trip, up to the amount that Mondial Assistance would have paid for their repatriation.
  - d. If, for medical reasons, you cannot look after insured minor children accompanying you, and no travel companion can undertake this task:
    - Organization of and compensation for the repatriation of his home in Belgium of a person designated by the family or a hostess, in order to help the insured minor children during their repatriation;
    - Compensation for a maximum of one hotel night for that person;
    - Organization of and compensation for repatriation of insured minor children.
- 3. You have to extend your stay on medical prescription, following your illness or accident:**
  - Compensation for a maximum of 7 hotel nights for you and one insured travel companion;
  - Organization of and compensation for your repatriation, the repatriation of the abovementioned travel companion and of the insured family members.
- 4. You have to upgrade the accommodation where you are staying on medical prescription, as a result of your illness or accident:**  
Compensation for a maximum of 7 nights in a hotel for you and an one insured person.
- 5. You have to be hospitalized following your illness or accident:**
  - 5.1. You are under 18 years old and are travelling without your parents:
    - Organization of and compensation for return transport of your parents from their home, in order for them to be at your side in hospital;
    - Compensation for a maximum of 7 hotel nights for your parents.
  - 5.2. You have to stay more than 5 days in hospital and you are travelling alone:
    - Organization of and compensation for return transport from his home of a person designated by you in order for this person to be at your side in hospital;
    - Compensation for a maximum of 7 hotel nights for this person.
  - 5.3. For medical reasons, you cannot look after the insured minor children accompanying you, and no travel companion can undertake that task: the coverage under Article II.2.d is applicable.

6. **Death abroad of an insured person:**
  - a. Compensation for the repatriation of the remains from the place of death to the place of burial in the country of residence, also including a zinc coffin, embalming and customs expenses.
  - b. Compensation for post mortem treatment, including coffin, up to 1.500 EUR/insured person.  
On no account are the costs of a funeral ceremony and inhumation covered by Allianz Global Assistance.
  - c. Compensation for burial or cremation costs on location abroad, up to 1.500 EUR/insured person, if the heirs so choose. This includes post mortem treatment and placement in the coffin, the coffin, local transport of the remains, burial or cremation excluding the funeral service, and the repatriation of the urn.
  - d. Organization of and compensation for repatriation of insured family members and one insured travelling companion if the latter person has to continue the trip alone.
7. **Death of an insured person while travelling in his country of residence:**  
The compensation for repatriation of the remains from the place of death to the place of burial in the country of residence. Allianz Global Assistance does not cover the costs of the coffin, post-mortem treatment, the funeral service, burial or cremation.
8. **Your medicines, prostheses, lenses for your glasses or contact lenses are broken, stolen or lost abroad.**  
The organisation of their replacement and the compensation for their dispatch. This is on condition that they are vital, that equivalent alternatives are not available abroad, and that they have been prescribed by a doctor. The medicines and prostheses have to be recognised by the Social Security system of your country of residence. Nevertheless, you need to obtain the prior approval of Allianz Global Assistance's medical service and the intervention may be refused if it is in violation of local law. The purchase price of these objects has to be reimbursed to Allianz Global Assistance within 30 days of their payment.
9. **Your transport tickets are lost or stolen**  
The organisation of your repatriation, in return for prior payment to Allianz Global Assistance by you or by a person designated by you of the costs of repatriation.
10. **Your identity papers (identity card, passport, driving licence, registration card or visa) are lost or stolen abroad:**  
The reimbursement of administrative costs for their replacement, on condition that you have respected all the necessary formalities abroad, such as the declaration to the competent authorities, the police, the embassy, the consulate.
11. **You have unexpected expenses which you are unable to pay:**  
Allianz Global Assistance can provide you with the necessary amount up to a maximum of 2.500 EUR, provided that this amount is paid into the Allianz Global Assistance bank account and on condition that the expense is planned for an insured event in relation to which you have contacted Allianz Global Assistance.

### III. COMPENSATION TRIP

1. **What does Allianz Global Assistance guarantee?**  
Allianz Global Assistance reimburses the TAP Portugal flight ticket for the outward and return trip up to the insured amount of the "Cancellation" guarantee.
2. **When does the guarantee apply?**  
If you are repatriated earlier than expected because of your illness or accident by Allianz Global Assistance or another assistance organisation, Allianz Global Assistance offers you a compensation trip, the value of which is equal to the insured sum.

### IV. COMPLEMENTARY PROVISIONS CONCERNING 'PERSONAL ASSISTANCE' GUARANTEE

1. **You have to abandon your belongings abroad:**  
In the case of repatriation or transport insured by this contract, and if no travel companion is able to bring back these belongings: for your luggage and bicycle: organisation of and compensation for transport costs up to 190 EUR /insured person.
2. **You pay telecommunication costs abroad:**  
In the context of assistance insured by this contract: the reimbursement of necessary telecommunications costs that you have incurred abroad in order to contact Allianz Global Assistance.
3. **You need legal assistance abroad:**  
Legal proceedings are brought against you abroad following an accident:

- a. Compensation for up to 1.250 EUR / insured person for fees for your foreign lawyer.
- b. The advance of bail to be paid abroad, up to 12.500 EUR /insured person, if you are imprisoned abroad following this accident or if you risk being imprisoned. You have to reimburse this sum to Mondial Assistance within 30 days following its payment. If the local authorities lift the paid bail before this time, you must refund Allianz Global Assistance immediately.
4. **How is transport or repatriation of persons dealt with?**  
Unless otherwise mentioned, this is done by air in economy class, or by train in first class if the distance is less than 1.000 km, with the necessary transport from and to the airports or stations concerned. Allianz Global Assistance always checks if the means of transport initially foreseen cannot be used for the purposes of the repatriation.
5. **How does Allianz Global Assistance compensate for hotel nights?**  
Allianz Global Assistance pays a maximum of 65 EUR/night/person for a bed and breakfast.
6. **You wish to send an urgent message:**  
If, because of your illness or accident, you wish to send an urgent message from abroad to your family or persons close to you in your home country, Allianz Global Assistance will do whatever is required to deliver the message to the intended recipient.
7. **You are having serious problems understanding the local language:**  
In the case of assistance insured by this contract, Allianz Global Assistance will help you as much as possible. If in the context of services performed, an interpreter is required, Allianz Global Assistance will cover the cost up to 125 EUR.
8. **Non-guaranteed assistance:**  
If your claim is not covered by this contract, Allianz Global Assistance may help you out of human kindness and under certain conditions. In this case, all the expenses have to be paid in their entirety to Allianz Global Assistance before the organisation of the assistance.
9. **Your obligations:**  
In addition to the obligations mentioned in the Common Measures of the General Conditions, you also need to satisfy the following conditions:
  - a. In the case of a possible claims – after having received urgent medical first aid – contact Allianz Global Assistance immediately and follow its instructions: call (24h/24) the following number \*\*32-2-290.61.00, or send your message by fax (24h/24) to the following number \*\*32-2-290.61.01.  
Any assistance, costs or services will only be indemnified if the prior agreement of Allianz Global Assistance has been sought and given. Except for your ambulatory medical expenses under 250 EUR, you do not require the prior agreement of Allianz Global Assistance.
  - b. All assistance, transport or repatriation is carried out with your agreement and under your control. Only the service provider is responsible for the services he has carried out.
  - c. Both in your home country and during your trip abroad, you are required to all possible measures to recover your expenses from the Social Security and from each insurance.
10. **Exclusions:**  
In addition to the exclusions mentioned in the Common Measures of the General Conditions, the following are excluded from the guarantee:
  - a. Cures, heliotherapy, dietetic treatments, preventive medicine, check-ups, regular monitoring or observation consultations, contraception, prostheses, optical costs, glasses, lenses for glasses, contact lenses, crutches, medical devices, vaccinations and vaccines.
  - b. Aesthetic operations or treatments, unless they are medically necessary because of lesions due to an accident.
  - c. Diagnoses, treatments and medications that are not recognised by the Social Security of your country of residence (e.g. Belgium: INAMI).
  - d. Pregnancy, except in the case of clear and unexpected complications. All claims after 26 weeks of pregnancy, voluntary interruption of pregnancy, or delivery and related operations; and their consequences, are in any case excluded from the guarantee.

### V. CANCELLATION

1. **What does Allianz Global Assistance guarantee?**
  - 1.1. The reimbursement of cancellation charges due according to the TAP Portugal ticket, excluding file charges, when you cancel the journey before actual departure.
  - 1.2.1. The reimbursement of modification costs, limited to the indemnity in case of cancellation, if you change your flight before actual departure.

**2. For what amount are you insured?**  
The amount insured is the price of the flight mentioned in the Specific Conditions.  
The maximum insured amount is: 750 EUR/ insured person.

**3. In what cases does the guarantee apply?**  
On condition that the reason put forward constitutes for you a serious obstacle making it impossible for you to undertake the reserved trip, you can cancel in the following cases:

- Illness, accident, pregnancy complication, or death of:
  - yourself;
  - your de iure or de facto spouse living with you;
  - any parent or relative as far as the first degree.
- Your pregnancy as such, provided that the journey was planned within the final three months of pregnancy and provided that the policy was subscribed to before the beginning of the pregnancy.
- Serious material damage to your home during your journey, on condition that this occurred suddenly, was unforeseen, and that your presence following this damage is absolutely required and cannot be postponed.
- You loose your job.
- A travel companion cancels on the basis of one of the abovementioned reasons so that you have to travel alone.

**4. Your obligations:**  
In addition to the obligations mentioned in the Common Measures in the General Conditions, you have to cancel your travel contract as soon as an event happens that could prevent your trip from taking place, in order to limit the consequences of cancellation.  
Finally, you must have the disease, or the injury in the event of an accident, medically objectified, before cancellation.

**5. Exclusions:**  
In addition to the exclusions mentioned in the Common Measures in the General Conditions, the following are excluded from the guarantee:

- a. file charges;
- b. normal childbirth and operations related to the normal course of a pregnancy;
- c. dismissal for an urgent reason.

**6. Fixed sum compensation in the event that your airliner is delayed:**  
In the event that your airliner is delayed for at least 6 hours at departure to your destination abroad and provided that you have filed a complaint with the competent airport authorities, Allianz Global Assistance will pay you a fixed sum of 50 EUR per person per slice of 6 hours delay of your flight.  
This guarantee cannot be combined with any other guarantee of this contract.

**7. Compensation in the event that you missed your outward flight:**  
If the vehicle assuring your transfer to the airport is immobilised during the trip by a traffic accident with or without corporal damage, fire, theft or vandalism and you missed your flight because of this event, Allianz Global Assistance reimburses your TAP Portugal a fixed sum of 60 EUR/ person.

## VI. LUGGAGE

**1. For what amount are you insured?**  
The insured amount is 600 EUR/ insured person.

**2. What does Allianz Global Assistance guarantee?**  
Allianz Global Assistance insures your luggage against:

- a. theft.
- b. total or partial damage.
- c. the non-delivery by public transport, private transport, or by the tour operator after their consignment.
- d. the delay in delivery at the place of destination abroad of a minimum of 12 hours by public transport, private transport, or by the tour operator after their consignment.

**3. When is luggage insured against theft?**

- 3.1. If your luggage is in a passenger car (not a cabriolet, a motor home, a jeep or a minibus) used by you and locked by key, the windows and roof of which are completely closed, and in which the luggage is completely hidden from view in a locked boot with a back shelf: against theft by breaking in, between 7 and 22 hours.
- 3.2. If the luggage is in your hotel room or your holiday residence: against theft by breaking-in.
- 3.3. If the luggage is under your surveillance or being carried by you: against theft with physical violence against your person.

3.4. If the theft does not correspond with the abovementioned provisions of this article: if you have made all reasonable efforts to protect the objects against theft. In a public place or a place also accessible to other persons, you should always keep your belongings in sight.

**4. How is the compensation calculated?**

- 4.1. The damage is compensated at first risk, and all compensation is paid to you personally.
- 4.2. The compensation is calculated on the basis of what you have paid when you purchased the insured objects, taking into account the wear and tear.
- 4.3. In the event of partial damage, only the repair of the object is compensated, excluding damage appraisal and transport costs.
- 4.4. Compensation cannot be greater than the price that you paid when purchasing the insured objects. Allianz Global Assistance only compensates real damages. Indirect damage is not taken into account.
- 4.5. If luggage is found after the theft or non-delivery; you have to reimburse Allianz Global Assistance for the compensation paid to you, after the eventual deductions for observed and insured damage.
- 4.6. The indemnity is limited to the insured amount. The compensation is also limited to:
  - 30% of the insured amount per insured person, for:
    - each object individually;
    - the collection of valuable objects (see also article VI.6.a);
    - all other sport material and equipment;
    - damage arising from the breaking of the luggage;
    - damage arising from theft as described in article VI.3.4.;
  - administrative costs of up to 125 EUR /insured person for the replacement of all identity papers (identity cards, passport, driving licence, grey card or visa), bank cards, credit cards and magnetic cards;
  - strictly necessary purchases up to 250 EUR/ insured person, in the case of article VI.2.d. If the luggage later appears to be definitively lost, this compensation will be deducted from the indemnity that you will receive at this point.

**5. Your obligations:**  
In addition to the obligations mentioned in the Common Measures in the General Conditions, you have to respect the following obligations:

- a. In the event of theft: immediately demand an official statement to the judicial authorities closest to the place where the theft took place or the place where you noticed it. Indicate in this statement the signs of the breaking-in, and provide proof of this to Mondial Assistance.  
In the event of theft in a hotel, you must also immediately lodge a complaint with the hotel management, and provide proof of this to Allianz Global Assistance.
- b. In the case of total or partial damage: immediately demand an official statement to the competent authorities or to the person in charge, and provide proof of this to Allianz Global Assistance.
- c. In the case of theft, non-delivery, late delivery, total or partial damage to objects taken on by a transport company: immediately – or within the period laid down in the transport contract - demand a proof of default to the transporter, demand from a competent member of the company's staff that a report be drawn up and provide proof of this to Mondial Assistance.
- d. On request, and at your expense, you have to send the damaged luggage to Allianz Global Assistance.

**6. Which objects are not insured?**  
In addition to the exclusions mentioned in the Common Measures of the General Conditions, the following objects are also excluded:

- a. Valuable objects, except:
  - in the event of theft committed with physical violence when the valuable objects were within your view or being worn by you;
  - in the case of theft from of a wall safe in your hotel room or your holiday residence, or the main wall safe of the hotel or the holiday property in which you have placed the valuable objects, if there is a breaking into the safe.
- b. Change, banknotes, cheques, other valuable papers, transport tickets, photos, stamps, all documents and certificates, keys.
- c. Beauty products.
- d. Bicycles, tents, surfboards, mobile phones, hardware and software, sub aqua equipment, and articles not considered by article I.1.14. to be luggage; as well as their spare parts and accessories. Objects left without surveillance on or in these, are also excluded.
- e. Musical instruments, carpets, art objects, antiques, collections.
- f. Prostheses, crutches, wheelchairs and medical devices.
- g. Glasses, sunglasses, lenses of glasses, contact lenses, except if they are destroyed or damaged as a result of an accident with bodily injuries.

**7. Other exclusions:**  
Besides the exclusions mentioned in the Common Measures of the General Conditions, the following are also excluded from these guarantees:

- a. Pre-existing faults in the luggage.
- b. Leakages of liquids, greasy matters, colourings or corrosive products, inside the luggage.

- c. Damage to fragile luggage contents such as pottery, glass, porcelain or marble objects.
- d. Damage to objects left outside a building without surveillance.
- e. Losing or forgetting luggage, except in the cases in articles VI.2.c. and VI.2.d.
- f. Scratches and imperfections suffered by cases, travel bags and packaging during transport.
- g. Valuable objects transported by an airline company.

## Annex B-Privacy18

As of 25th May 2018, this annex will form an integral part of the insurance policy conditions. On our website [www.allianz-assistance.be](http://www.allianz-assistance.be) you can always find the latest version of the general terms and conditions and product conditions of the insurance policy.

### Personal Data Protection

If you are the insured of the insurance contract you are going to conclude, we hereby invite you to read this explanatory memo very carefully. If the insurance contract is concluded in favour of persons other than yourself (for example, the employees or executives of your company, one or several third parties, ...), the rights and obligations set out in this memo remain fully applicable.

This statement explains what personal data we collect, how and why we collect it, and with whom this data is shared.

#### 1. Who are we?

We are AWP P&C S.A. - Belgian Branch with registered office in Paris, France. We also operate under the name Allianz Global Assistance and are a part of Allianz Partners SAS. Our organisation is licensed to offer insurance policies and services. Allianz Global Assistance is responsible for protecting your personal data. In doing so, we comply with the applicable laws and rules on data protection.

#### 2. What personal data do we collect?

If you apply for an insurance policy with us, we collect and process the following personal data:

- Name, address and place of residence.
- Sex, date of birth and age.
- Contact details (telephone number, e-mail address, etc.).
- Payment data (credit card, bank account, etc.).
- Cover details of insurance policies taken out.
- When using the website and apps: type of device, browser, language, date, time and IP address.
- For certain insurance policies: location data, number plate, travel data, nationality, ID, occupation and family composition.
- Results relating to sanctions screening and/or prevention of misuse and insurance fraud.

Additionally, we collect and process special personal data. Our emergency call centre provides direct assistance in case of a visit to the doctor, hospitalisation, a serious accident or death. If the emergency call centre finds it necessary, it can request data from an insured, relatives, aid workers and/or from the attending physician. It may provide this data to people involved in the emergency assistance. It also provides this information to our medical advisor.

#### 3. For what purpose do we collect and use personal data?

Below are the purposes for which we may use your personal data. We also explain whether or not we need your consent.

Purposes	Is your consent required?
For accepting and performing your insurance policy or handling any claims covered by your contract, and for the compulsory transmission of information about your insurance situation.	No
For our financial administration.	No
For marketing activities. For example, aimed at increasing our customer base, or to inform you about products and services that may be of interest to you. We can do this by e-mail, post, telephone, website and apps. If you do not like this type of communication, you can object or withdraw your consent (see point 9).	Yes, unless we have a legitimate interest in processing
For profiling. This is the collecting, analysing and combining of your personal data into a profile. The aim is to tailor our communication and product offering to your personal preferences. Additionally, we use profiles to identify potential (business) risks.	Yes, unless we have a legitimate interest in processing
For automated decision-making. For example, to calculate the premium and the amount of your customer benefit or loyalty discount based on your profile. Also, to personalise your visit to our website by tailoring products, services, offerings and content to your preferences.	Yes, unless processing is necessary for the conclusion or performance of the insurance contract
Assessment through statistical analyses of the risk of your contract to further develop our products and services.	No
Prevention of misuse and (insurance) fraud, to combat and prevent money laundering and the funding of terrorism. Also, to protect the safety and integrity of the financial sector, our organisation, staff and clients.	No
To comply with the legal requirements (e.g. pay taxes).	No
To reinsure a risk. This means that we ourselves take out insurance to spread the risk.	No

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We may also receive personal data about you from the government and other organisations or people, such as intermediaries, authorised agents, employers, aid workers, claims handlers, other insurers, research firms or fraud prevention agencies.

Listed below are purposes for which we do not need your explicit consent. If this is the case, we process this personal data because we are allowed to do so and/or in order to comply with the requirements laid down by law; for example if the processing of data is necessary:

- For the conclusion or performance of an agreement.
- To protect your interests or those of someone else.
- To comply with legal requirements.
- For a task of general interest.
- Because we (or other parties) have a legitimate interest in doing so, except where your interests or those of a party concerned weigh more heavily. Want to know more about this? Contact us (see point 9).

If you do not wish to share your personal data with us, we are unable to offer you any insurance that is tailored to your specific needs. Additionally, we will be unable to manage your insurance policy or handle your claims.

#### 4. Who has access to your personal data?

We ensure that your personal data is processed in a way which fits the above purposes.

Within the defined context of the purposes listed, and to the extent necessary, we also share your personal data with your broker, our reinsurer, our auditors, experts, legal advisors, as well as with Belgian or foreign administrations and authorities as part of our reporting obligations, social security agencies, health insurance funds, and other supervisory authorities. All these parties are responsible for protecting your data.

We may also share your data with parties whom we have instructed to process the data. They include: Allianz Group companies, advisors, experts, lawyers, repairers, doctors and service companies. These parties must not use your personal data for their own marketing activities without your consent.

We may share data in the event of a (planned) restructuring, merger, sale, joint venture, assignment or transfer, as well as in case of bankruptcy or transfer of (a portion of) our company, our assets or shares.

Finally, we may at any time share data to comply with legal requirements.

#### 5. Where is my personal data processed?

Since our assistance is worldwide, your personal data may be processed both inside and outside the European Economic Area (EEA) by the parties listed under point 4. In this regard, we always make sure that we have arrangements in place regarding confidentiality and security, and that those arrangements are in line with the data protection rules. We never disclose your personal data to parties who are not entitled to process it.

If another company of the Allianz Group processes your personal data outside the EEA, we do so based on approved operating rules. This so-called Allianz Privacy Standard (Allianz BCR) provides adequate protection of personal data and applies to all companies of the Allianz Group. The Allianz BCR and the list of Allianz Group companies that comply can be found on [www.allianz-assistance.be/nl/privacybeleid/](http://www.allianz-assistance.be/nl/privacybeleid/). If the Allianz BCR does not apply, we take appropriate measures. These ensure that the transfer of personal data outside the EEA is equally well protected as inside the EEA. Want to know what those measures are? Contact us at (see point 9).

#### 6. What rights do you have with respect to your personal data?

If it is allowed by law, you have the right:

- To request access to your personal data. This can be questions about how we get the data and why it is processed; or about the contact details of the responsible parties, the processors and other organisations with which data may be shared.
- To withdraw, at any time, your consent to the processing of personal data.
- To edit your personal data if it is incorrect or incomplete
- To ask that your personal data be fully deleted from our systems in certain circumstances, for example if we don't need it anymore for the aforementioned purposes pursued at the time of it being collected and processed, and we are under no legal obligation to keep your data any longer.
- To ask to restrict the processing in certain circumstances, for example to restrict the use of data whose accuracy is contested by you during the period when we have to verify it.
- To object to processing.
- To be able to transfer your personal data and receive it in a structured, commonly used and machine-readable format, for yourself or for a new insurer and/or another processor.
- To lodge a complaint with us and/or with the data protection authority: Gegevensbeschermingsautoriteit, Drukpersstraat 35, 1000 Brussel – [www.privacycommission.be](http://www.privacycommission.be).

If you wish to use this option, you can contact us. Our contact details are listed under point 9. State your name, e-mail address, policy number (if you have a policy) and your question. You can also do this online using our application form on [www.allianz-assistance.be/nl/privacybeleid/](http://www.allianz-assistance.be/nl/privacybeleid/).

#### 7. How can you object?

You can object to the further processing of your personal data or ask us to stop. We will comply with your request, except when, under the law, we have permission to continue processing. If you wish to object, you can contact us. Our contact details are listed under point 9.

#### 8. For how long do we keep your personal data?

We keep your personal data for as long as necessary for the aforementioned purposes or for as long as required by a law. Therefore, the retention period may vary from insurance (guarantee) to insurance (guarantee).

#### 9. How can you contact us?

If you have any questions about the way we use your personal data, complaints or about how to exercise your rights, send an e-mail or letter to:

##### Allianz Global Assistance

Att. Data Privacy Officer  
Zwaluwenstraat, 2 – 1000 Brussel  
E-mail: [privacy.be@allianz.com](mailto:privacy.be@allianz.com)

#### 10. How often do we update this Privacy Statement?

We update this privacy statement regularly. The latest version is available on our website: [www.allianz-assistance.be/nl/privacybeleid/](http://www.allianz-assistance.be/nl/privacybeleid/). In the event of a significant change, we will inform you immediately. This privacy statement was last updated in April 2018.