

This document presents a summary of the main types of cover and exclusions for the policy. It does not take into account your specific requests and requirements. You can find the complete information on this product in the pre-contractual and contractual documentation.

What type of insurance is this?

This insurance product is a temporary policy that provides travel insurance cover for any private trip and depending on the option taken out, in the event of cancellation of or change to the trip, missed transport, damage to baggage, curtailment of travel, private third-party liability abroad, personal accident, delay to flight or train or boat, delayed return, and traveller assistance services.



What is insured?

- ✓ **Cancellation or change** (“Premium Comprehensive”, “Comprehensive” and “Cancellation and Baggage” options)
Premium Comprehensive option: Reimbursement of cancellation fees (limit: €50,000 per Insured Person and €135,000 per insured event)
Comprehensive option: Reimbursement of cancellation fees (limit: €25,000 per Insured Person and €135,000 per insured event)
Cancellation and Baggage option: Reimbursement of cancellation fees (limit: €25,000 per Insured Person and €135,000 per insured event)
- ✓ **Missed transport** (“Premium Comprehensive” and “Comprehensive” options)
- ✓ **Damage to Baggage** (“Premium Comprehensive”, “Comprehensive” and “Cancellation and Baggage” options)
- ✓ **Assistance to the Insured Person** (“Premium Comprehensive” and “Comprehensive” options)
 Urgent medical and hospital costs up to €200,000 per Insured Person and insurance period, €300,000 per Insured Person and insurance period for stays in Canada and the USA
- ✓ **Holiday curtailment** (“Premium Comprehensive” and “Comprehensive” options)
 Payment of compensation for unused services (excluding transport) up to a limit of €8,000 per Insured Person and €50,000 per insured event.
- ✓ **Private third-party liability abroad** (“Premium Comprehensive” and “Comprehensive” options)
 Up to a limit of €4,500,000 per claim for bodily injury and intangible damages resulting from a covered loss
 Up to a limit of €450,000 per claim for tangible and intangible damages resulting from a covered loss
- ✓ **Delayed return** (“Premium Comprehensive” option)
- ✓ **Personal accident** (“Premium Comprehensive” and “Comprehensive” options)
 Payment of capital in the event of death of the Insured Person up to a limit of €50,000
 Payment of capital in the event of permanent disability of the Insured Person up to a limit of €50,000 per Insured Person
- ✓ **Delay to flight or train or boat** (“Premium Comprehensive” and “Comprehensive” options)
- ✓ **Delayed return** (“Premium Comprehensive” and “Comprehensive” options)

The types of cover marked with a tick (✓) are automatically included in the policy depending on the option taken out



What is not insured?

- ✗ Individuals who do not reside in Europe
- ✗ Trips for more than 3 consecutive months



Are there any exclusions to the cover?

Main exclusions:

- ! Damage resulting from intentional misconduct on the part of the Insured Person, suicide or attempted suicide of the Insured Person
- ! Damage resulting from the consumption of alcohol and/or ingestion by the Insured Person of non-medically prescribed medication, drugs or narcotics.
- ! Failure by the Insured Person to comply with the safety rules imposed by the carrier or any regulation decreed by the local authorities
- ! Damage resulting from civil or foreign war, acts of terrorism, riots, civil unrest, coups d'état, taking of hostages or strikes
- ! The consequences of a condition under treatment but not yet completed, for which the Insured Person is convalescing, as well as pre-existing diagnosed and/or treated illnesses or injuries, which resulted in hospitalisation during the 30 days prior to the request for assistance
- ! Voluntary termination of pregnancy, in vitro fertilisation
- ! Participation in any sport undertaken in an official competition or as a professional or under a paid contract, including preparatory training
- ! Epidemics, local health situations, pollution, extreme weather or climate events
- ! Damage or wear resulting from scratches, grooves, tears, stains or smoking accidents

Main restrictions:

- ! For the Cancellation cover: excess of €50 per Insured Person or 10% of the amount of the cancellation fee with a minimum of €50 per Insured Person, or 25% of the amount of the cancellation fee with a minimum of €150 per Insured Person
- ! For the Damage to Baggage cover: excess of €30 per Insured Person and per insurance period
- ! For the Assistance to the Insured Person cover: excess of €30 for medical costs per Insured Person and per insurance period
- ! For the Private Third-Party Liability Abroad cover: excess of €80 per claim
- ! For the Personal Accident cover: cover trigger point at 10% of temporary incapacity for the payment of the lump sum for permanent incapacity



Where am I covered?

- ✓ The Cancellation or Change and Missed Transport types of cover apply worldwide, **except for North Korea.**
- ✓ The “Delay to flight or train or boat” cover applies in the country or countries of departure or origin mentioned
- ✓ The other types of cover apply in the country/countries visited, **with the exception of North Korea.**

An updated list of all Countries Not Covered is available on the Allianz Travel website, at the following address:
<http://paysexclus.votreassistance.fr>



What are my obligations?

Your insurance policy may be invalidated or cover denied if you fail to comply with the following obligations:

- ✓ **When taking out the insurance policy**
Declare the risk to be insured in good faith so as to enable the Insurer to assess the risks it is covering.
Pay the premium indicated when taking out the insurance policy.
- ✓ **During the term of the policy**
Declare any new circumstances that may increase the insured risks or create new risks.
- ✓ **In the event of a claim**
Declare any loss that may invoke one of the types of cover under the conditions and within the time periods established and provide any document that may be useful in assessing the loss.
Inform the Insurer of any cover that may have been taken out for the same risks, either in full or in part, with other insurers, as well as any reimbursement received following a claim.



When and how should payments be made?

The premium must be paid on the same day as the trip is booked or no later than two working days after this booking.
The payment can be made by any payment means to the Approved Organisation or Intermediary.



When does the cover start and end?

The policy takes effect at 00:00 on the day after payment of the premium and ends no later than 24 hours after the end of the insured trip.



How can I terminate the policy?

As this is a temporary insurance policy, the Insured Person cannot terminate it.